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ABSTRACT

This report examines the changes that occurred in college student financial aid between 1986-87 and 1989-90 by comparing students receiving various forms of aid in the fall of 1986 with those receiving aid in the fall of 1989. The data used were derived from the 1987 and 1990 National Postsecondary Student Aid Studies (NPSAS). The overall focus of the report is on changes in the characteristics of undergraduate students who received financial aid and in the amounts they received. In particular the report looks at types of aid, sources of aid, and specific Title IV programs. The final chapter of the report then compares students who were enrolled in the fall and non-fall terms in 1989-90 to determine how they differed in their receipt of financial aid. Highlights of the findings include the following: (1) the proportion of undergraduates who received financial aid declined from 49 percent to 44 percent, and all the decline was in loans; (2) the average amount of financial aid per student increased from $3,132 to $3,797; (3) proportions of undergraduates remained stable across several demographic characteristics; and (4) longer term trends of more women, minorities, and older students enrolling in postsecondary education and receiving aid persisted. Appendixes contain a glossary, technical notes and explanation of methodology, and supplemental tables. (JB)

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Statistical Analysis Report August 1993

National Postsecondary Student Aid Study

Changes in Undergraduate Student Financial Aid: Fall 1986 to Fall 1989

Contractor Report

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August 1993

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Foreword

This report examines the changes that occurred in postsecondary education between 1986-87 and 1989-90 by comparing students enrolled in the fall of 1986 with those enrolled in the fall of 1989. The overall focus of the report is on the changes in the characteristics of undergraduate students who received financial aid and in the amounts they received. In particular, this report looks at the undergraduates who received financial aid by the type of aid, source of aid, and specific Title IV program. The final chapter of the report then compares students who were enrolled in the fall and nonfall terms in 1989-90 to determine how they differed in their receipt of financial aid.

The data that were used in this report to compare the fall 1986 and fall 1989 undergraduates were derived from the 1987 and 1990 NPSAS surveys. The data for the tables that compare the fall and nonfall students were produced by the NPSAS:90 Table Generation System (TGS), developed by NCES to enable access to the NPSAS:90 data and to easily produce tables for analysis. For more information about the TGS, see Appendix B.

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Highlights

This report describes the changes that have occurred in the characteristics of the undergraduate population, with a focus on undergraduates who received financial aid. In particular, the report discusses how the proportions of students who received various types of financial aid from different sources and the average amounts they received have changed between 1986-87 and 1989-90. Finally, the report discusses the differences in the characteristics of aid recipients enrolled in the fall of 1989 and those enrolled at other times of the academic year, and compares the proportions who received aid and the average amounts they received. The significant findings of this report include the following:

- While the proportions of undergraduates remained stable across several demographic characteristics between 1986-87 and 1989-90, there were some indications that the longer term trends of more women, minorities, and older students enrolling in postsecondary education persisted. For example, the proportion of white students 30 years or older who were enrolled increased from 22 to 25 percent during the 3-year period.
- Due to the revised definition of an independent student that makes virtually all students 24 years or older independent, the proportion of students who were independent increased from 37 percent to 49 percent between 1986-87 and 1989-90.
- Between 1986-87 and 1989-90, the proportion of undergraduates who received financial aid declined from 49 percent to 44 percent. Loans were the only type of financial aid that showed decline; the proportion of students who received loans decreased from 24 percent to 20 percent.
- Overall, the average amount of financial aid received by undergraduate recipients increased from $3,132 to $3,797 with increases for both grants (from $2,220 to $2,432) and loans (from $2,279 to $2,742).
- The proportion of undergraduates who received federal financial aid declined from 35 percent to 30 percent, while the proportions who received either state or institutional aid remained stable during the 3-year period.
- The average amounts for recipients increased for all three sources of aid: federal from $2,663 to $3,163, state aid from $1,168 to $1,353, and institutional aid from $1,853 to $2,148.
- The proportion of students receiving Stafford loans declined from 20 percent to 17 percent during this period, whereas the proportion of students receiving a Pell grant increased from 18 percent to 21 percent.
- The average amount of Title IV aid received by undergraduate recipients increased from $2,620 to $3,144 between 1986-87 and 1989-90. The average amounts of Pell grants, Perkins loans, and Stafford loans all increased.

- Forty-four percent of students enrolled in the fall of 1989 received financial aid, compared with 39 percent for those who were enrolled in the nonfall terms of the 1989–90 academic year.

- The average amount of financial aid received by recipients enrolled in the fall of 1989 was higher than that received by nonfall recipients ($3,797 compared with $2,861).

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Chapter 1

Introduction and Overview

Responsibility for financing postsecondary education is shared by families, the federal government, state governments, and private institutions. Families have always been the first source of support, and have paid from 40 percent to 60 percent of the cost of postsecondary education for the past three decades.[1] In order to promote equal access to educational opportunity, the federal government provides assistance to financially needy students. States have subsidized postsecondary education chiefly by offering their residents affordable tuition at a wide variety of public institutions, but many offer financial assistance to individual students as well through different types of grant, loan, and work programs. Private institutions have provided substantial amounts of student financial aid as well. In 1989–90, federal, state, and institutional aid to students reached $27.3 billion, with about three-quarters of that amount coming from federal sources.[2] Most federal aid is authorized through Title IV of the Higher Education Act of 1965, with the two major programs being the Pell grant program and the Stafford loan program.

Student financial aid has become increasingly important as a means of increasing access as the cost of attending postsecondary institutions has risen. Between 1979–80 and 1989–90, average tuition and fees and room and board at 4-year public institutions increased 114 percent (from $2,327 to $4,975); in private 4-year institutions the increase was an even greater 145 percent (from $5,013 to $12,284).[3] The demands on student financial aid programs have also grown because of increases in total enrollment in postsecondary education (currently growing at an annual rate of about 2 percent). The composition of the undergraduate student body has changed as well, at least in part because of efforts to increase access. In fall 1976, 48 percent of undergraduates were female and 16 percent were minority. Thirteen years later, in fall 1990, 55 percent were female and 20 percent were minority.[4]

Because of the magnitude of the federal role in providing student financial aid and its importance in promoting access, questions related to who should receive aid, how much, and in what form are a continuing focus of federal policy debates. Although financial aid has consistently been distributed among students based on their financial need and on the cost of attending the institutions they select, the methods used for determining eligibility and need have changed as legislators and policymakers have sought to achieve various goals. The proportion of students receiving financial aid at any given time and the average amount received are determined by who chooses to enroll in postsecondary education, the laws and policies that govern financial aid awards, and attendance costs. These factors are not independent—who chooses to enroll depends in part on the availability of financial aid and the cost of attending.

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[1] National Commission on Responsibilities for Financing Postsecondary Education, *Making College Affordable Again*, Final Report (Washington, D.C.: 1993), 11–12.

[2] College Board, *Trends in Student Aid: 1982 to 1992* (New York: September 1992), table 1.

[3] U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics 1992* (Washington, D.C.: 1992), 307–8.

[4] U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics 1992*, 203–4.

This report examines changes in the proportions of students who received financial aid and the average amounts received between 1986–87 and 1989–90. It describes types of aid (grants, loans, and work study) and sources of aid (federal, state, institutional) provided to students enrolled in a wide variety of postsecondary programs, ranging from short-term vocational programs (lasting at least three months and leading to a formal award) to baccalaureate degree programs.

Data

The two National Postsecondary Student Aid Studies (NPSAS) conducted by the National Center for Education Statistics (NCES) provide researchers with a unique opportunity to examine how the types of students who receive financial aid have changed over time. These studies, conducted during the 1986–87 and 1989–90 academic years, contain detailed information on the demographic, educational, and financial characteristics of a representative sample of students enrolled in all sectors of postsecondary education, including public and private less-than-2-year, 2- to 3-year, and 4-year institutions. They also contain detailed information on the types and amounts of financial aid students received from various sources.[5]

Although the estimates presented in this report are comparable for the two years, it is important to note a major difference in the design of the two surveys. In the NPSAS:87 survey, the undergraduate sample was drawn only from those who were enrolled in the fall of 1986. In the NPSAS:90 survey, on the other hand, multiple samples of students were drawn representing the total enrolled population throughout the 1989–90 academic year. In both years, the amounts of financial aid reported are the amounts these students received for the entire academic year.

To allow comparisons between 1986–87 and 1989–90, a subsample of students from the NPSAS:90 survey that included only students who were enrolled in the fall of 1989 was selected. In this report, comparisons are made between the 1986–87 and 1989–90 academic years, but it should be kept in mind that the comparisons are based only on students who were enrolled in the fall of 1986 or the fall of 1989.

Overview and Summary of Findings

Chapter 2 discusses how the characteristics of undergraduates changed between 1986–87 and 1989–90 as a prelude to examining changes in the distribution of financial aid. However, 3 years is too short a time period to expect to find major changes in the characteristics of students enrolled in postsecondary education.

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[5] For more information, see U.S. Department of Education, National Center for Education Statistics, *Methodology Report for the 1987 National Postsecondary Student Aid Study*, NCES 90-309 (Washington, D.C.: March 1990); and U.S. Department of Education, National Center for Education Statistics, *Methodology Report for the 1990 National Postsecondary Student Aid Study*, NCES 92-030 (Washington, D.C.: May 1992).

Chapters 3 and 4 examine the changes in the proportion of students who received financial aid and the average amount they received by looking at the types of financial aid, and then examining the sources. Between 1986–87 and 1989–90, two major changes had a direct bearing upon students' access to financial aid: an increase in the amount of aid available to students, and the revised definition of an independent student. An additional change with a possible impact was the change in the type of needs testing for the Stafford loan program that made it more difficult to qualify. Over the 3-year period, the total amount of financial aid awarded to students increased from $20.7 billion to $27.3 billion, an increase of 32 percent. Of that $5.1 billion increase, $4.7 billion was due to growth in federal financial aid, which increased from $15.9 billion to $20.6 billion.[6] Despite the fact that the total amount of financial aid increased, the proportion of students who received any financial aid declined from 49 percent in 1986–87 to 44 percent in 1989–90. The average amount of financial aid these students received, however, increased from $3,132 to $3,797.

Chapter 5 focuses on the proportion of undergraduates who received Title IV aid and the average amounts they received. The Title IV financial aid programs, administered by the U. S. Department of Education, accounted for 92 percent of the total amount of federal financial aid awarded to postsecondary education students in 1989–90. During the 3-year period, the amount of money in the Title IV programs grew from $14.4 billion to $19.0 billion (32 percent).[7] As with total financial aid, the proportion of undergraduates who received Title IV aid decreased slightly, in this case, from 32 percent to 30 percent. At the same time, the average amount of Title IV aid awarded to students increased from $2,620 to $3,144.

Chapter 6 examines the differences in the characteristics of fall and nonfall students in the 1989–90 academic year, and compares the proportions who received financial aid and the amounts they received. The students who enroll in the fall of each academic year represent the largest segment of undergraduate enrollment, because the fall is the traditional starting time for most students. However, many students enroll at other times of the year, particularly at public community colleges and at private for-profit institutions. Since nonfall and fall students have different characteristics they receive financial aid at different rates and in different amounts. For example, 39 percent of nonfall students received any aid, compared with 44 percent of fall students in 1989–90. Moreover, nonfall students received an average of $2,861 for the part of the year in which they were enrolled, whereas students enrolled in the fall received $3,797 for the entire academic year.

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[6] College Board, *Trends in Student Aid: 1982 to 1992*, table 1.

[7] College Board, *Trends in Student Aid: 1982 to 1992*, table 1.

Chapter 2

Changes in Demographic Characteristics of Undergraduates: 1986–87 to 1989–90

The undergraduate population in the United States has changed considerably in both size and composition over the past several decades. Between 1970 and 1987, the total undergraduate enrollment increased from 7.4 million to 11.0 million, an increase of 49 percent.[8] During this period, the proportion of females enrolled in postsecondary education increased from 42 percent to 54 percent of the total undergraduate enrollment.[9] Moreover, in recent years, older and minority students have accounted for an increased share of postsecondary enrollments.

Changing demographics, economic cycles, and job markets have all affected patterns of undergraduate enrollment, as have changes in the structure of postsecondary education. For example, the emergence of private for-profit institutions and the growth in the number of public 2- to 3-year community colleges have increased access to the point where any qualified individual can now enroll in postsecondary education.

As a prelude to examining how the characteristics of undergraduates who receive financial aid have changed over time, this chapter describes changes in the institutional and student characteristics that directly influence students' eligibility and need for financial aid. In order to understand shifts in the distribution of financial aid, it is first necessary to examine the overall trends in the undergraduate population.

This chapter compares undergraduates who were enrolled in the fall of 1986 with those who were enrolled in the fall of 1989, with a focus on the types of institutions attended and student demographic and educational characteristics. Because the 1986–87 sample included only students who were enrolled in the fall of 1986, the comparison is restricted to students enrolled in the fall term.[10] Usually, a 3-year period is too short to expect any major fluctuations in the size or characteristics of the undergraduate population, and the findings presented in this chapter bear this out. While the total fall undergraduate enrollment appeared to grow by about 9 percent between 1986–87 and 1989–90,[11] there was little change in student and institutional characteristics.

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[8] U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics 1992*, 185.

[9] U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics 1992*, 185.

[10] It should be noted that the changes discussed in this report do not necessarily reflect those that may have occurred in the total undergraduate population. The samples of students upon which this report is based represent only those students who were enrolled in the fall of the respective years of the surveys. They do not represent those who were enrolled throughout the academic year. For a fuller explanation of the sample design for the 1987 and 1990 NPSAS surveys, see the *Methodology Reports* for the 1987 and 1990 NPSAS.

[11] U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics 1992*, 185.

Changes in Types of Institutions Attended

Overall, similar proportions of undergraduates attended the different types of institutions in 1986-87 and 1989-90. For example, the overall percentages of students attending public and private not-for-profit 4-year doctoral institutions did not change appreciably between 1986-87 and 1989-90.

However, some minor shifts occurred for certain groups of students. For example, the proportion of students 30 years or older who attended public 4-year doctoral institutions decreased (from 12 percent in 1986-87 to 8 percent in 1989-90), whereas the proportion who attended 2- to 3-year institutions increased (from 56 percent in 1986-87 to 62 percent in 1989-90) (table 2.1a). The patterns of enrollment across institutional categories by undergraduate level changed as well. First-year students were slightly less likely to enroll in 4-year institutions and were slightly more likely to enroll in less-than-4-year ones. For example, the proportion of first-year students who were enrolled in public 2- to 3-year institutions increased from 48 percent to 54 percent during this period, while the proportion of first-year students enrolled in public 4-year doctoral institutions decreased from 15 percent to 11 percent.

Changes in Demographic Characteristics

Although there was little change in the demographic composition of undergraduates between 1986-87 and 1989-90, this does not mean that the undergraduate population has been static over time. In fact, as mentioned in chapter 1, the proportions of women and minorities enrolled in postsecondary institutions are increasing, although at a slow rate that is not fully captured when comparing students over a 3-year period.[12] In 1986-87, among all undergraduates enrolled, 45 percent were male and 55 percent were female, and the proportions were similar in 1989-90 (table 2.2). Also, in 1986-87, about 1 percent of undergraduates were Native American, 5 percent were Asian, 7 percent were Hispanic, 9 percent were black, and 78 percent were white. These percentages for the various racial-ethnic groups were almost identical in 1989-90.

In both years, about 60 percent of the undergraduates were under 24 years old (table 2.3). However, there was a slight decrease in the proportion of students who were 24-29 years old between 1986-87 and 1989-90 (from 17 percent to 15 percent), with the amount of the decrease being almost identical for females and males. The proportion of students in this age category declined only for whites (from 16 percent to 15 percent).[13]

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[12] Between fall 1986 and fall 1989, among undergraduates, the number of females increased by 11 percent, compared with a 5 percent increase for males. See L. Horn and A. Khazzoom, *Profile of Undergraduates in U.S. Postsecondary Institutions: 1989-1990*, NCES 93-091 (Washington, D.C.: 1993).

[13] The apparent declines in the proportions of Asians and Native Americans in table 2.2 were not statistically significant.

Table 2.1a—Percentage of all undergraduates enrolled, by control and level of institution and student characteristics: Fall 1986 and fall 1989

	Public institutions							
	Less-than-2-year		2- to 3-year		4-year non-doctoral		4-year doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	1.2	1.0	37.4	39.7	15.1	15.8	22.9	20.4
Gender								
Male	1.1	1.1	36.3	37.8	15.3	15.9	24.8	22.5
Female	1.2	0.9	38.3	41.5	14.8	15.7	21.4	19.0
Race–ethnicity								
Native American	0.8	0.7	46.6	53.1	12.5	9.8	14.5	16.7
Asian	0.9	0.3	40.7	43.8	14.7	16.2	24.7	20.2
Black, non-Hispanic	1.8	1.2	36.8	39.6	17.1	15.5	17.0	15.6
Hispanic	1.3	0.5	49.2	49.7	13.7	13.3	13.8	15.1
White, non-Hispanic	1.1	1.1	36.1	38.4	15.0	16.1	24.4	21.5
Age								
15–23 years	0.8	0.7	27.4	29.2	16.5	18.2	28.6	26.2
24–29 years	1.5	1.4	47.5	46.2	14.4	15.0	17.6	17.0
30 years or older	2.0	1.7	56.3	62.0	11.8	10.6	11.9	8.4
Residence								
On campus	0.1	0.1	3.6	3.6	18.8	20.5	35.0	31.2
Off campus	1.5	1.3	43.4	46.0	14.0	13.9	22.7	19.9
With parent	1.3	1.1	49.7	51.3	14.4	16.3	15.3	14.1
Undergraduate level								
First year	2.1	2.0	47.9	54.0	9.9	10.3	14.7	10.8
Second year	0.7	0.3	49.0	49.5	12.4	12.7	18.6	18.2
Third year	0.3	0.0	18.9	8.9	22.1	26.7	32.6	35.2
Fourth year	0.2	0.1	7.7	4.1	24.4	28.2	38.9	41.8
Attendance status								
Full-time	1.3	1.1	21.8	22.2	17.5	19.1	29.2	27.2
Part-time	0.9	0.8	63.1	66.6	11.0	10.9	12.6	10.5
Dependency status								
Dependent	0.8	0.5	29.5	27.0	16.7	18.8	27.5	27.7
Independent	1.8	1.6	50.7	53.1	12.3	12.6	15.1	12.7

Table 2.1a—Percentage of all undergraduates enrolled, by control and level of institution and student characteristics: Fall 1986 and fall 1989—Continued

	Public institutions							
	Less-than-2-year		2- to 3-year		4-year non-doctoral		4-year doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Dependent student income								
Less than $10,000	2.0	0.6	35.2	27.5	17.1	20.5	19.2	22.0
$10,000–19,999	1.5	0.9	36.8	33.0	17.1	17.9	21.5	22.9
$20,000–29,999	0.7	1.2	32.9	30.1	16.4	19.9	26.2	25.0
$30,000–39,999	0.6	0.5	31.2	29.5	17.7	19.6	27.7	28.8
$40,000–49,999	0.5	0.2	29.7	26.2	16.7	21.2	30.4	28.7
$50,000–59,999	0.2	0.3	22.4	27.8	18.3	18.6	32.3	29.2
$60,000–69,999	0.4	0.3	22.1	24.1	14.4	19.0	36.0	31.0
$70,000 or more	0.0	0.1	15.6	19.3	13.7	14.4	33.3	32.6
Independent student income								
Less than $5,000	2.6	2.0	43.1	39.9	13.4	14.3	18.8	17.3
$5,000–9,999	2.3	2.0	40.2	43.1	13.1	14.6	18.6	18.0
$10,000–19,999	2.1	1.5	52.5	55.1	11.3	12.2	13.9	11.9
$20,000–29,999	1.0	1.6	57.9	61.0	10.8	11.8	12.3	8.9
$30,000–49,999	1.3	1.4	57.5	62.4	12.7	11.1	13.5	9.0
$50,000 or more	0.7	0.3	56.1	62.6	13.1	10.1	11.4	9.0

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989. Rows may not add to 100 percent due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

EXAMPLE: In the Total row, 37.4 percent of all undergraduates enrolled in the Fall 1986 were in public 2- to 3-year institutions.

Table 2.1b—Percentage of all undergraduates enrolled, by control and level of institution and student characteristics: Fall 1986 and fall 1989

	Private not-for-profit institutions							
	Less-than-2-year		2- to 3-year		4-year non-doctoral		4-year doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	0.2	0.3	1.2	1.0	10.0	9.9	6.8	5.9
Gender								
Male	0.1	0.2	1.0	0.8	9.6	9.8	7.6	6.8
Female	0.2	0.3	1.4	1.2	10.4	10.1	6.1	5.2
Race–ethnicity								
Native American	0.1	0.2	11.5	0.8	5.1	6.0	2.6	3.9
Asian	0.2	0.2	0.5	0.4	5.0	5.9	9.7	8.8
Black, non-Hispanic	0.3	0.7	1.0	1.1	8.3	7.8	5.7	4.4
Hispanic	0.1	0.7	0.5	0.5	5.2	5.2	5.2	4.2
White, non-Hispanic	0.1	0.2	1.2	1.1	11.0	10.9	6.9	6.1
Age								
15–23 years	0.1	0.1	1.4	1.2	11.8	11.7	8.7	7.9
24–29 years	0.2	0.5	1.0	0.9	6.8	6.9	4.3	3.9
30 years or older	0.2	0.5	1.0	0.8	7.6	7.4	3.3	2.3
Residence								
On campus	0.0	0.0	2.3	2.0	23.8	26.0	15.9	15.1
Off campus	0.2	0.3	0.9	0.8	6.9	6.7	4.7	4.1
With parents	0.2	0.2	1.1	0.9	6.2	5.4	4.3	3.3
Attendance status								
Full-time	0.2	0.3	1.3	1.3	12.5	12.4	8.9	8.3
Part-time	0.1	0.1	1.0	0.6	5.9	5.8	3.2	2.2
Undergraduate level								
First year	0.3	0.5	1.8	1.3	8.0	6.7	4.7	3.6
Second year	0.1	0.0	1.3	1.4	8.8	9.0	5.9	5.4
Third year	0.0	0.0	0.7	0.5	14.4	17.6	9.5	10.5
Fourth year	0.1	0.0	0.5	0.2	15.7	15.0	11.4	10.3
Dependency status								
Dependent	0.1	0.1	1.3	1.2	11.5	12.6	8.7	8.5
Independent	0.2	0.4	1.0	0.9	7.5	7.0	3.5	3.1

Table 2.1b—Percentage of all undergraduates enrolled, by control and level of institution and student characteristics: Fall 1986 and fall 1989—Continued

	Private not-for-profit institutions							
	Less-than-2-year		2- to 3-year		4-year non-doctoral		4-year doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Dependent student income								
Less than $10,000	0.3	0.1	1.7	1.4	9.9	13.9	5.8	6.4
$10,000–19,999	0.1	0.1	1.7	1.2	9.1	11.5	5.9	6.4
$20,000–29,999	0.1	0.1	1.6	1.3	10.7	11.4	6.9	6.4
$30,000–39,999	0.1	0.0	1.3	1.4	11.1	11.3	7.0	5.7
$40,000–49,999	0.1	0.1	1.3	1.2	11.1	12.2	8.1	7.3
$50,000–59,999	0.1	0.1	1.0	0.9	13.1	12.3	10.9	8.6
$60,000–69,999	0.1	0.1	0.7	1.1	12.7	13.3	11.8	9.1
$70,000 or more	0.1	0.0	0.7	0.8	17.2	14.7	18.6	17.0
Independent income								
Less than $5,000	0.3	1.0	1.1	0.9	6.7	5.7	3.2	3.8
$5,000–9,999	0.4	0.4	1.0	1.1	7.9	5.3	3.0	3.9
$10,000–19,999	0.3	0.4	1.0	1.1	7.0	6.6	3.0	2.6
$20,000–29,999	0.2	0.4	1.1	0.7	7.6	6.8	3.6	2.7
$30,000–49,999	0.1	0.2	0.7	0.8	7.7	9.2	4.0	2.7
$50,000 or more	0.1	0.0	0.6	0.5	10.1	11.2	5.6	3.8

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989. Rows may not add to 100 percent due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

Table 2.1c—Percentage of all undergraduates enrolled, by control and level of institution and student characteristics: Fall 1986 and fall 1989

	Private for-profit institutions	
	1986	1989
Total	5.4	6.1
Gender		
Male	4.2	5.1
Female	6.4	6.2
Race–ethnicity		
Native American	6.4	8.9
Asian	3.6	4.3
Black, non-Hispanic	11.9	14.2
Hispanic	11.1	10.9
White, non-Hispanic	4.2	4.7
Age		
15–23 years	4.8	4.9
24–29 years	6.7	8.3
30 years or older	6.0	6.4
Residence		
On campus	0.6	1.5
Off campus	5.9	7.0
With parents	7.6	7.4
Attendance status		
Full-time	7.3	8.2
Part-time	2.3	2.6
Undergraduate level		
First year	10.6	10.9
Second year	3.2	3.5
Third year	1.4	0.6
Fourth year	1.2	0.5
Dependency status		
Dependent	4.0	3.7
Independent	7.8	8.6

Table 2.1c—Percentage of all undergraduates enrolled, by control and level of institution and student characteristics: Fall 1986 and fall 1989 —*Continued*

	Private for-profit institutions	
	1986	1989
Dependent student income		
Less than $10,000	8.8	7.7
$10,000–19,999	6.4	6.2
$20,000–29,999	4.6	4.7
$30,000–39,999	3.5	3.3
$40,000–49,999	2.2	2.9
$50,000–59,999	1.9	2.3
$60,000–69,999	1.9	2.1
$70,000 or more	0.8	1.1
Independent student income		
Less than $5,000	10.9	15.1
$5,000-9,999	13.6	11.6
$10,000-19,999	8.9	8.9
$20,000-29,999	5.5	6.2
$30,000-49,999	2.5	3.4
$50,000 or more	2.4	2.4

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989. Rows may not add to 100 percent due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

Table 2.2—Percentage of undergraduates, by gender, race-ethnicity, and student and institutional characteristics: Fall 1986 and fall 1989

	Gender				Race-ethnicity									
	Male		Female		Native American		Asian		Black		Hispanic		White	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Total	44.8	44.4	55.2	55.6	1.0	0.8	5.1	5.0	9.4	9.8	6.8	6.8	77.8	77.6
Gender														
Male	100.0	100.0	0.0	0.0	0.8	1.0	6.1	5.8	7.6	8.0	6.4	7.1	79.1	78.1
Female	0.0	0.0	100.0	100.0	1.1	0.7	4.3	4.3	10.8	10.9	7.1	6.4	76.7	77.8
Race-ethnicity														
Native American	39.1	53.9	60.9	46.1	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Asian	53.2	52.2	46.8	47.8	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
Black, non-Hispanic	36.3	36.8	63.8	63.3	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0
Hispanic	42.3	47.0	57.7	53.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0
White, non-Hispanic	45.6	44.5	54.4	55.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Age														
15–23 years	47.5	47.6	52.5	52.4	0.8	0.7	5.1	5.2	8.5	8.7	6.4	6.6	79.2	78.8
24–29 years	47.2	47.4	52.8	52.6	1.4	0.6	6.4	5.9	10.0	11.3	7.5	8.5	74.8	73.7
30 years or older	36.0	34.6	64.0	65.4	1.0	1.1	4.2	3.8	11.2	11.0	7.4	6.1	76.2	78.0
Residence														
On campus	48.1	48.7	51.9	51.3	0.8	0.6	4.6	4.2	9.0	10.2	3.3	3.8	82.3	81.2
Off campus	41.4	41.8	58.6	58.2	1.2	0.9	4.4	4.5	8.9	9.3	6.8	6.4	78.8	79.0
With parents	48.3	46.5	51.7	53.5	0.7	0.8	6.7	6.4	10.4	10.5	9.1	9.7	73.2	72.7
Attendance status														
Full-time	46.2	46.5	53.8	53.5	0.8	0.7	5.2	4.9	9.5	10.0	6.3	5.7	78.2	78.8
Part-time	42.6	40.7	57.4	59.3	1.3	0.9	4.9	5.0	9.2	9.4	7.5	7.9	77.1	76.9

Table 2.2—Percentage of undergraduates, by gender, race–ethnicity, and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Gender				Race–ethnicity									
	Male		Female		Native American		Asian		Black		Hispanic		White	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Undergraduate level														
First year	43.5	43.7	56.5	56.3	1.2	1.1	4.6	4.6	10.5	11.9	7.8	8.0	75.8	74.3
Second year	45.6	43.1	54.4	56.9	0.9	0.5	5.3	4.7	9.8	8.8	6.8	6.6	77.2	79.5
Third year	44.9	46.6	55.1	53.4	0.6	0.5	5.0	5.2	8.7	7.3	5.9	5.4	79.8	81.6
Fourth year	48.3	47.0	51.7	53.0	0.9	0.7	4.7	5.5	7.7	7.0	5.2	4.7	81.6	82.1
Dependency status														
Dependent	48.3	48.4	51.7	51.6	0.8	0.7	5.4	5.4	8.3	8.2	6.5	6.3	78.9	79.4
Independent	38.9	40.1	61.1	60.0	1.1	0.9	4.6	4.5	11.2	11.5	7.3	7.3	75.8	75.8
Dependent student income														
Less than $10,000	44.5	44.1	55.5	55.9	0.9	0.7	10.6	9.0	21.4	20.7	11.6	10.0	55.5	59.6
$10,000–19,999	43.8	46.2	56.2	53.8	1.3	0.9	6.8	7.4	15.5	14.0	10.1	12.0	66.4	65.8
$20,000–29,999	48.3	47.2	51.7	52.8	1.2	1.1	4.7	6.0	10.0	9.1	8.7	7.4	75.4	76.4
$30,000–39,999	50.4	47.8	49.6	52.2	0.8	0.9	4.5	4.0	4.4	6.1	5.3	5.9	85.0	83.1
$40,000–49,999	49.9	48.7	50.1	51.3	0.6	0.7	3.5	4.0	4.1	5.2	4.0	4.3	87.9	85.9
$50,000–59,999	51.3	50.3	48.8	49.7	1.0	0.7	4.0	3.4	3.9	5.0	2.7	4.1	88.4	86.8
$60,000–69,999	50.0	51.5	50.0	48.5	0.2	0.5	8.9	5.1	2.8	4.4	4.3	3.9	83.9	86.2
$70,000 or more	48.5	51.6	51.5	48.4	0.3	0.3	3.3	4.9	1.9	2.9	2.7	3.7	91.9	88.3
Independent student income														
Less than $5,000	39.1	40.3	60.9	59.7	1.4	1.3	8.6	5.7	15.6	17.8	7.5	9.5	67.0	65.7
$5,000–9,999	36.3	44.8	63.7	55.2	1.9	0.9	4.9	4.4	13.6	13.5	10.5	8.5	69.2	72.6
$10,000–19,999	41.1	41.8	58.9	58.2	1.0	1.1	3.3	4.0	12.7	12.0	8.4	7.2	74.7	75.7
$20,000–29,999	42.0	39.8	58.0	60.2	1.0	0.4	2.8	4.4	8.1	8.9	6.4	7.4	81.8	78.9
$30,000–49,999	38.9	35.3	61.1	64.7	0.8	0.8	2.5	4.4	6.5	6.1	5.6	5.6	84.7	83.2
$50,000 or more	29.9	34.9	70.1	65.1	0.7	0.7	4.2	3.7	6.2	8.1	4.3	3.1	84.6	84.5

Table 2.2—Percentage of undergraduates, by gender, race–ethnicity, and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Gender				Race–ethnicity									
	Male		Female		Native American		Asian		Black		Hispanic		White	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Institution level and control														
Public														
Less-than-2-year	43.7	49.1	56.3	50.9	0.7	0.6	4.2	1.4	14.7	11.5	7.3	3.3	73.2	83.3
2- to 3-year	43.5	42.0	56.5	58.0	1.2	1.1	5.6	5.5	9.2	9.8	8.9	8.5	75.1	75.2
4-year non-doctoral	45.7	44.7	54.3	55.3	0.8	0.5	5.0	5.1	10.6	9.6	6.2	5.7	77.4	79.1
4-year doctoral	48.4	48.6	51.6	51.4	0.6	0.7	5.5	4.9	7.0	7.5	4.1	5.0	82.9	81.9
Private														
Less-than-2-year	34.3	38.4	65.7	61.6	0.8	0.6	5.4	3.5	19.8	25.5	5.7	19.5	68.2	50.9
2- to 3-year	37.6	36.5	62.4	63.6	9.1	0.6	2.3	2.1	8.1	10.0	2.7	3.1	77.8	84.2
4-year non-doctoral	42.8	43.7	57.2	56.3	0.5	0.5	2.6	3.0	7.8	7.7	3.6	3.6	85.6	85.2
4-year doctoral	50.6	50.8	49.4	49.2	0.4	0.5	7.4	7.4	7.9	7.3	5.3	4.8	79.1	79.9
Private for-profit	34.9	39.6	65.1	60.4	1.1	1.2	3.4	3.5	20.7	22.8	14.0	12.2	60.8	60.3

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989. Rows may not add to 100 percent within each subcategory of rows due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

Table 2.3—Percentage of undergraduates, by age and student and institutional characteristics: Fall 1986 and fall 1989

	23 years or younger		24–29 years		30 years or older	
	1986	1989	1986	1989	1986	1989
Total	60.4	60.3	16.8	15.3	22.8	24.4
Gender						
Male	64.0	64.7	17.7	16.3	18.3	19.0
Female	57.5	56.8	16.1	14.5	26.4	28.7
Race–ethnicity						
Native American	50.7	55.0	24.4	10.7	24.9	34.3
Asian	60.2	63.2	21.0	18.4	18.8	18.5
Black, non-Hispanic	54.8	54.3	17.9	18.0	27.3	27.8
Hispanic	56.8	58.5	18.5	19.4	24.7	22.2
White, non-Hispanic	61.5	61.0	16.2	14.5	22.3	24.5
Residence						
On campus	95.0	95.8	3.6	2.7	1.4	1.5
Off campus	33.7	36.4	24.3	21.4	41.9	42.3
With parent	82.4	83.7	12.9	11.9	4.7	4.4
Attendance status						
Full-time	76.9	78.0	11.8	10.9	11.3	11.2
Part-time	33.2	33.3	25.0	22.1	41.7	44.6
Dependency status						
Dependent	86.3	100.0*	9.8	0.0*	3.9	0.0*
Independent	16.3	17.9	28.8	31.7	54.9	50.4
Dependent student income*						
Less than $10,000	80.6	100.0	12.5	0.0	6.8	0.0
$10,000–19,999	83.3	100.0	10.7	0.0	6.0	0.0
$20,000–29,999	85.2	100.0	10.7	0.0	4.2	0.0
$30,000–39,999	87.6	100.0	9.2	0.0	3.2	0.0
$40,000–49,999	86.9	100.0	9.8	0.0	3.3	0.0
$50,000–59,999	89.8	100.0	8.2	0.0	2.0	0.0
$60,000–69,999	87.8	100.0	8.5	0.0	3.7	0.0
$70,000 or more	91.0	100.0	7.1	0.0	1.8	0.0

Table 2.3—Percentage of undergraduates, by age and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	23 years or younger		24–29 years		30 years or older	
	1986	1989	1986	1989	1986	1989
Independent student income						
Less than $5,000	30.6	31.2	27.1	34.4	42.3	34.4
$5,000–9,999	27.4	33.3	34.0	38.0	38.7	28.7
$10,000–19,999	15.7	19.1	34.6	37.9	49.7	43.0
$20,000–29,999	7.4	8.6	32.6	32.0	59.9	59.5
$30,000–49,999	3.9	3.6	23.7	20.6	72.3	75.9
$50,000 or more	2.3	1.7	12.6	14.6	85.1	83.7
Institution level and control						
Public						
Less-than-2-year	39.5	38.3	21.8	21.3	38.7	40.4
2- to 3-year	44.2	44.2	21.4	17.8	34.3	38.0
4-year non-doctoral	66.0	69.1	16.0	14.6	17.9	16.4
4-year doctoral	75.3	77.3	12.9	12.7	11.8	10.0
Private						
Less-than-2-year	45.5	24.4	23.8	28.1	30.6	47.6
2- to 3-year	68.1	68.4	13.3	13.0	18.7	18.6
4-year non-doctoral	71.3	71.1	11.5	10.7	17.2	18.2
4-year doctoral	78.0	80.5	10.8	10.1	11.2	9.4
Private for-profit	53.8	50.9	20.9	22.1	25.3	27.0

[*] The definition of dependency status changed for the 1989–90 academic year to one that makes virtually all students 24 years or older independent. This is reflected in the rows for dependent students and for depdendent student income.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989. Rows may not add to 100 percent due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

Overall, there was a slight increase in the proportion of undergraduates who were 30 years or older. The proportion of whites who were 30 years or older increased (from 22 percent to 25 percent), which is consistent with the longer term trend that older students are enrolling in increasing numbers in postsecondary education.

Changes in Educational Characteristics of Undergraduates

The educational characteristics of students are important for determining who is eligible for financial aid and who receives it. To be eligible for federal financial aid, a student must be enrolled at least half time and be a U.S. citizen. In addition, for need-based aid, the student must show financial need, defined as the difference between the cost of attendance and the student's available financial resources.

The cost of attendance is the sum of tuition and fees, room and board costs, transportation, and other living expenses. The amount of tuition and fees can vary by attendance status (full time or part time), and also level, field of study, and residency status (in-state versus out-of-state) across students enrolled at the same institution. Room and board costs can differ according to the student's living arrangements (on campus, off campus, or living with parents) and the student's lifestyle. Other costs can vary according to the distance between school and home and the location of the institution.

Because the student's attendance status, residence, and dependency status all affect whether or not the student receives financial aid, changes in how the undergraduate population is distributed in terms of these characteristics can influence the overall patterns of financial aid receipt. In 1986–87 and 1989–90, similar proportions of undergraduates were enrolled full time (62 percent and 61 percent) (table 2.4). In contrast, the place of residence and dependency status of undergraduates fluctuated somewhat between 1986–87 and 1989–90.

Residence

Between 1986–87 and 1989–90, the overall proportion of students who lived off campus, not with their parents increased (from 50 percent to 54 percent), with a corresponding decrease in the proportion of students who lived with their parents (from 30 percent to 27 percent) (table 2.4). This pattern occurred primarily in public 2- to 3-year institutions, less-than-2-year private not-for-profit institutions, and in private for-profit institutions. In the public 2- to 3-year institutions, the proportion of students who lived off campus, not with their parents increased from 58 percent to 63 percent, whereas in the private for-profit institutions, the proportion of such students increased from 55 percent to 62 percent. There was a large increase in the percentage of independent students who were living with their parents (from 5 percent to 15 percent); however, this increase is probably more reflective of the revised definition of an independent student than of a change in the living arrangements of students.

Table 2.4—Percentage of undergraduates, by residence, attendance status, and student and institutional characteristics: Fall 1986 and fall 1989

	Residence						Attendance status			
	On campus		Off campus		Living with parents		Full-time		Part-time	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Total	19.8	18.3	50.4	54.3	29.8	27.4	62.2	61.3	37.8	38.7
Gender										
Male	21.3	20.2	46.6	51.1	32.2	28.7	64.1	64.3	35.9	35.7
Female	18.6	16.9	53.5	56.8	27.9	26.3	60.7	58.7	39.3	41.3
Race–ethnicity										
Native American	16.3	14.3	61.9	58.9	21.8	26.8	48.7	57.0	51.3	43.0
Asian	17.9	15.4	43.2	49.2	38.9	35.4	63.5	60.7	36.5	39.3
Black, non-Hispanic	19.1	19.1	48.0	51.6	33.0	29.3	63.0	62.8	37.0	37.2
Hispanic	9.6	10.2	50.3	50.9	40.1	39.0	58.1	53.3	41.9	46.7
White, non-Hispanic	21.0	19.1	51.0	55.2	28.1	25.6	62.6	61.9	37.4	38.1
Age										
15–23 years	31.2	29.2	28.1	32.8	40.7	38.0	79.2	78.7	20.8	21.3
24–29 years	4.2	3.2	72.8	75.5	23.0	21.3	43.8	43.6	56.2	56.4
30 year or older	1.2	1.1	92.7	93.9	6.2	5.0	30.8	28.3	69.2	71.7
Residence										
On campus							94.3	95.3	5.7	4.7
Off campus							48.0	48.7	52.0	51.3
With parents							65.0	63.2	35.0	36.8
Attendance status										
Full-time	30.0	28.8	38.8	43.0	31.2	28.2				
Part-time	3.0	2.2	69.4	71.8	27.7	26.0				

Table 2.4—Percentage of undergraduates, by residence, attendance status, and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Residence						Attendance status			
	On campus		Off campus		Living with parents		Full-time		Part-time	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Dependency status										
Dependent	29.2	32.5	26.1	28.2	44.7	39.2	75.1	81.3	25.0	18.7
Independent	3.7	3.2	91.7	82.0	4.5	14.9	40.4	39.8	59.6	60.2
Dependent student income										
Less than $10,000	21.0	31.4	27.1	29.3	51.8	39.3	72.0	82.6	28.0	17.4
$10,000-19,999	24.7	26.8	22.1	26.2	53.3	47.1	73.3	77.7	26.7	22.3
$20,000-29,999	26.1	29.6	24.5	25.2	49.4	45.2	73.0	80.3	27.0	19.7
$30,000-39,999	28.4	30.4	24.8	27.0	46.8	42.6	74.8	80.2	25.2	19.8
$40,000-49,999	30.5	33.5	26.2	26.1	43.4	40.4	73.5	83.3	26.5	16.7
$50,000-59,999	35.0	34.2	27.0	25.7	38.1	40.1	77.7	81.5	22.3	18.5
$60,000-69,999	35.4	33.3	28.2	32.3	36.5	34.4	77.9	82.6	22.1	17.4
$70,000 or more	40.5	39.9	33.4	33.8	26.1	26.3	82.7	82.0	17.3	18.0
Independent student income										
Less than $5,000	10.0	7.8	81.0	69.0	9.0	23.1	58.9	66.9	41.1	33.1
$5,000-9,999	5.4	5.0	87.1	70.3	7.5	24.7	63.7	57.6	36.3	42.4
$10,000-19,999	2.2	2.1	93.8	79.8	4.0	18.1	39.6	37.5	60.5	62.5
$20,000-29,999	0.6	1.1	98.2	90.2	1.2	8.8	26.5	26.0	73.5	74.0
$30,000-49,999	0.2	0.7	98.7	96.2	1.1	3.2	22.3	19.6	77.8	80.4
$50,000 or more	0.1	1.5	97.4	96.3	2.4	2.2	16.4	16.9	83.6	83.1

Table 2.4—Percentage of undergraduates, by residence, attendance status, and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Residence						Attendance status			
	On campus		Off campus		Living with parents		Full-time		Part-time	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Institution level and control										
Public										
Less-than-2-year	1.0	2.2	64.4	67.6	34.6	30.2	71.0	68.7	29.0	31.3
2- to 3-year	1.9	1.7	58.4	62.9	39.7	35.4	36.2	34.6	63.8	65.4
4-year non-doctoral	24.8	23.8	46.7	48.0	28.6	28.2	72.4	73.5	27.7	26.5
4-year doctoral	30.2	28.0	49.9	53.1	19.9	18.9	79.3	80.3	20.7	19.7
Private										
Less-than-2-year	2.8	2.0	61.3	74.0	35.9	24.0	86.7	85.4	13.3	14.6
2- to 3-year	37.3	34.9	36.1	40.5	26.6	24.6	68.1	77.2	31.9	22.8
4-year non-doctoral	47.0	48.0	34.6	37.0	18.5	15.0	77.6	77.3	22.4	22.7
4-year doctoral	46.5	46.9	34.8	37.9	18.8	15.2	82.3	85.8	17.7	14.2
Private for-profit	2.4	4.5	55.4	62.3	42.2	33.2	83.9	83.5	16.1	16.5

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989. Rows may not add to 100 percent within each subcategory due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

Dependency Status

For financial aid purposes, a student is defined as either financially dependent or independent. The definition of dependency is important for determining whether the income and assets of the students' parents are included in the calculation of financial need. Between 1986–87 and 1989–90, the definition of dependency status changed. In 1986-87, a student was determined to be dependent if he or she satisfied at least one of the following conditions:

—was claimed on parents' tax return in any of the past 3 years;

—received more than $750 in financial support from parents in any of the last 3 years; or

—lived with parents for at least 6 weeks during any of the last 3 years.

By 1989-90, the definition of financial independence had changed to one based largely on age. All students who were 24 years or older were determined to be independent, with only some minor exceptions.[14] A comparison of the results of the 1986–87 and 1989–90 NPSAS surveys shows a large decline in the proportion of undergraduate students who were dependent (from 63 percent in 1986–87 to 52 percent in 1989–90) (table 2.5). Because of the modified definition of a dependent student, the proportion of dependent students in the 24- through 29-year-old age category declined from 37 percent to 0 percent between 1986–87 and 1989–90. During the same period, the proportion of part-time students who were dependent decreased from 42 percent to 25 percent, while the proportion of full-time dependent students dropped from 76 percent to 69 percent.

Major Field

Between 1986–87 and 1989–90, there was an overall decrease in the proportion of students majoring in specific fields and a corresponding increase in the proportion of students majoring in "General Studies."[15] However, the pattern was not the same for males and females. For example, the proportion of females majoring in health decreased from 15 percent to 9 percent, while the proportion of males with that major rose from 4 percent to 5 percent (table 2.6). Also, the proportion of males majoring in business/marketing stayed the same, while the proportion of females who had this major decreased from 31 percent to 26 percent.

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[14] U.S. Department of Education, Office of Student Financial Assistance, *The Federal Student Financial Aid Handbook*, (Washington, D.C.: 1991–92), 2-29. A student is automatically independent if he or she: is at least 24 years old by December 31 of the academic year; is a veteran of the U.S Armed Forces; is a ward of the court or both parents are dead; has legal dependents other than a spouse; is married or a graduate student and will not be claimed as an income tax exemption on his or her parents' tax return for the calendar year; or is a single undergraduate student and was not claimed as an income tax exemption on his or her parents' tax return in the past 3 years and has demonstrated self-sufficiency for 2 years.

[15] This change may have been a result of differences in the ways in which majors were coded in the two surveys.

Summary

In general, the undergraduate population did not change in any major way during this period in terms of its demographic and educational characteristics. The one exception was for students' dependency status, because the definition of dependency changed between the two survey years. Since dependency is a major factor in determining eligibility for financial aid, the change in its definition is important. The next chapters describe the types of students who received financial aid and show the extent to which the change in the definition of dependency status affected the distribution of aid recipients and the amounts they received.

Table 2.5—Percentage of undergraduates, by dependency status and student and institutional characteristics: Fall 1986 and fall 1989

	Dependent		Independent	
	1986	1989	1986	1989
Total	63.0	51.5	37.0	48.6
Gender				
Male	67.9	56.4	32.1	43.6
Female	59.1	47.9	40.9	52.1
Race–ethnicity				
Native American	55.7	44.9	44.4	55.1
Asian	67.0	56.0	33.0	44.0
Black, non-Hispanic	55.9	43.0	44.1	57.0
Hispanic	60.0	47.8	40.0	52.2
White, non-Hispanic	63.9	52.6	36.1	47.4
Age				
15–23 years	90.0	85.6	10.0	14.4
24–29 years	36.5	0.0*	63.5	100.0*
30 years or older	10.9	0.0*	89.1	100.0*
Residence				
On campus	93.0	91.6	7.0	8.4
Off campus	32.6	26.7	67.4	73.3
With parents	94.4	73.7	5.6	26.3
Attendance status				
Full-time	76.0	68.7	24.0	31.3
Part-time	41.6	25.1	58.4	74.9
Institution level and control				
Public				
Less-than-2-year	41.9	25.2	58.1	74.8
2- to 3-year	49.8	35.0	50.2	65.0
4-year non-doctoral	69.7	61.4	30.3	38.7
4-year doctoral	75.6	69.8	24.4	30.2
Private				
Less-than-2-year	43.8	13.1	56.2	86.9
2- to 3-year	70.0	58.2	30.0	41.9
4-year non-doctoral	72.3	65.6	27.7	34.5
4-year doctoral	80.7	74.1	19.3	25.9
Private for-profit	46.2	31.3	53.8	68.7

* The definition of dependency status changed for the 1989–90 academic year to one that makes vitrually all students 24 years or older independent. This change is reflected in the 24–29 years and 30 years or older rows where there are no students represented in the fall 1989.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989. Rows may not add to 100 percent within each subcategory due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

Table 2.6—Percentage of undergraduates, by field of study and student and institutional characteristics: Fall 1986 and fall 1989

	Business/ Marketing		Health		Technical/ Engineering		Education/ Public Service		Science/ Math		Social Science/ Humanities		General Studies	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Total	28.6	25.0	9.6	7.1	15.0	9.7	10.4	9.2	4.9	4.4	13.8	14.9	6.6	19.3
Gender														
Male	25.4	23.7	3.5	5.0	24.9	15.1	7.9	6.5	6.1	5.3	12.0	14.7	6.2	17.1
Female	31.2	25.9	14.5	8.5	7.1	5.2	12.4	11.5	4.0	3.7	15.2	15.2	6.9	21.2
Race–ethnicity														
Native American	31.6	26.9	12.5	5.4	11.3	12.8	10.5	10.9	4.4	1.8	8.8	11.0	6.8	21.7
Asian	21.9	23.5	7.8	4.4	26.0	17.5	4.2	3.2	9.2	7.4	12.8	14.1	6.3	19.6
Black, non-Hispanic	34.2	31.0	10.5	9.7	15.3	8.1	9.9	8.2	3.3	3.6	10.2	9.1	5.9	17.6
Hispanic	32.4	25.3	8.3	6.1	15.5	11.5	8.6	8.7	3.7	5.0	12.3	13.3	6.8	19.2
White, non-Hispanic	27.9	24.2	9.7	7.0	14.3	9.2	11.0	9.8	5.0	4.3	14.5	15.9	6.7	19.4
Age														
15–23 years	27.9	24.4	8.3	6.8	14.8	9.4	10.1	9.2	6.3	5.6	15.6	17.8	5.9	17.2
24–29 years	28.8	25.7	11.3	6.6	18.7	11.0	9.9	8.5	3.9	3.5	10.6	12.3	6.0	20.0
30 years or older	30.4	26.1	11.8	7.4	12.7	9.3	11.6	10.1	2.1	2.1	11.5	9.4	8.9	24.7
Residence														
On campus	23.4	21.0	8.0	6.7	12.9	8.6	11.5	10.5	8.8	7.9	21.4	24.2	4.3	13.7
Off campus	29.2	25.3	10.7	7.0	14.9	9.6	10.6	9.0	4.0	3.5	12.8	13.3	6.7	20.5
With parents	31.0	27.0	8.7	7.3	16.7	10.5	9.3	8.8	4.0	4.0	10.6	12.0	7.9	20.3
Attendance status														
Full-time	26.8	24.0	9.5	7.4	14.5	9.3	10.1	9.5	6.0	5.3	15.8	17.2	5.5	16.6
Part-time	31.9	26.9	9.7	6.2	16.1	9.8	10.9	9.1	2.9	2.8	10.0	10.5	8.7	24.7
Dependency status														
Dependent	27.6	24.0	8.4	6.6	15.3	9.4	10.0	9.3	6.0	5.9	15.5	18.6	6.1	16.8
Independent	30.2	26.0	11.5	7.5	14.6	9.9	11.0	9.2	3.1	2.8	10.9	10.9	7.4	21.9

Table 2.6—Percentage of undergraduates, by field of study and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Business/ Marketing		Health		Technical/ Engineering		Education/ Public Service		Science/ Math		Social Science/ Humanities		General Studies	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Dependent student income														
Less than $10,000	29.7	24.9	9.0	6.9	17.2	10.2	10.3	9.8	4.1	6.1	14.0	16.0	4.4	16.0
$10,000–19,999	27.8	25.3	8.8	7.2	16.0	10.3	11.3	7.8	5.3	4.9	13.8	17.0	5.6	17.7
$20,000–29,999	25.8	24.8	9.3	7.2	14.9	9.8	10.2	8.7	5.6	5.5	15.4	16.8	6.7	17.2
$30,000–39,999	26.7	22.1	8.3	7.6	16.3	10.5	9.7	11.1	6.5	5.3	14.6	16.8	7.0	18.1
$40,000–49,999	27.0	23.0	9.5	6.4	14.8	8.6	11.2	10.6	5.7	6.1	14.4	19.1	6.3	17.0
$50,000–59,999	28.3	22.7	7.3	6.0	14.7	8.7	9.3	11.1	7.7	6.7	16.2	18.0	5.8	17.4
$60,000–69,999	28.5	23.5	6.1	6.0	16.9	8.1	8.3	9.4	6.3	5.8	18.1	19.1	6.1	17.3
$70,000 or more	29.7	26.0	6.9	5.0	10.9	8.8	7.9	6.2	7.9	6.9	21.2	25.3	6.5	14.0
Independent student income														
Less than $5,000	27.0	24.7	11.4	8.3	14.2	8.2	9.6	7.4	4.1	4.1	13.0	14.0	5.8	19.2
$5,000–9,999	27.1	25.4	13.6	8.5	14.7	8.8	8.5	9.3	2.9	3.2	13.5	12.8	6.8	19.2
$10,000–19,999	31.9	25.5	11.5	7.2	15.0	11.0	11.6	9.3	2.6	2.7	9.4	10.8	7.7	21.2
$20,000–29,999	29.9	25.5	11.0	7.5	14.4	11.0	14.5	9.7	3.4	1.6	8.6	7.4	7.7	24.8
$30,000–49,999	33.5	28.0	11.0	6.5	15.5	11.9	11.1	9.9	2.5	2.6	9.1	8.6	8.0	24.3
$50,000 or more	35.1	29.2	10.6	5.9	14.0	5.6	11.1	10.4	1.8	1.8	12.0	11.8	10.5	26.4
Institution level and control														
Public														
Less-than-2-year	28.9	20.3	19.3	13.6	9.5	8.3	2.0	8.3	0.0	0.8	0.8	1.5	0.0	7.0
2- to 3-year	30.6	26.2	10.9	7.7	15.8	9.5	9.5	8.4	2.0	2.6	8.0	7.8	11.4	27.3
4-year non-doctoral	26.0	22.7	7.6	5.7	12.2	7.6	19.1	17.0	6.9	5.4	18.0	19.1	3.0	15.4
4-year doctoral	21.8	20.5	8.5	5.6	16.7	10.4	10.8	8.9	7.7	6.8	18.4	21.7	6.2	17.4
Private														
Less-than-2-year	39.8	28.9	12.9	25.1	14.0	5.9	0.4	2.1	0.2	5.7	1.3	2.2	0.0	4.9
2- to 3-year	28.9	23.2	30.2	13.5	13.0	4.8	6.3	6.0	0.9	0.7	4.5	7.9	4.5	28.7
4-year non-doctoral	34.3	30.7	9.0	6.2	7.9	6.5	9.9	8.8	7.8	7.02	1.3	24.2	3.8	11.6
4-year doctoral	26.2	22.1	8.2	6.0	16.2	13.4	5.6	5.4	8.6	6.9	24.7	29.1	3.4	13.2
Private for-profit	41.7	31.7	7.5	9.9	23.1	15.2	1.5	2.3	0.0	0.0	1.4	2.4	0.1	9.2

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989. Rows may not add to 100 percent due to rounding.

Chapter 3

Changes in Types of Financial Aid to Undergraduates: 1986–87 to 1989–90

Background

Between 1986–1987 and 1989–90, the total amount of financial aid available to all postsecondary students rose from $21 billion to $27 billion, an increase of 29 percent. Over this period, federal financial aid increased by $5 billion, state grant aid increased by $0.5 billion, and institutional grant aid by $1.0 billion.[16] In addition, undergraduate enrollments at postsecondary institutions rose from 10.8 million to 11.7 million, or by more than 850,000 students, an increase of almost 8 percent.[17]

This chapter describes the changes that occurred both in the proportions of students in different types of institutions who received aid, and in the amounts they received according to type of aid (grants, work, or loans). The next chapter expands upon this discussion by looking at the sources of aid (federal, state, or institutional) that students received.

Overview

A greater proportion of students received financial aid in 1986–1987 than in 1989–90. Table 3.1 shows that 49 percent of students received financial aid in 1986–1987, compared with 44 percent in 1989–90. The magnitude and direction of the changes varied by institutional control and level. Only in the category of loans did the proportion of students receiving assistance change, declining from 24 percent to 20 percent. This decline may have been due in part to more rigorous needs testing for Stafford loans.

Students Receiving Financial Aid by Institutional Characteristics

For both programs that provide the largest amounts of federal financial aid—the Pell grant program and the Stafford loan program—the receipt of aid is dependent not upon the particular postsecondary institution the student attends, but upon financial need, defined as the difference between the cost of attendance and a student's financial resources. In both public and private not-for-profit institutions, the proportion of undergraduates receiving aid decreased (table 3.1). For example, 41 percent of students in public institutions and 68 percent in private not-for-profit institutions received aid in 1986–1987, compared with 36 percent of those in public and

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[16] College Board, *Trends in Student Aid: 1982 to 1992*, table 1.

[17] U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics 1991* (Washington, D.C.: 1991), table 175.

Table 3.1—Percentage of all undergraduates receiving aid, by type of aid and institution control and level: Fall 1986 and fall 1989

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	48.6	44.0	36.4	37.2	6.1	5.4	24.0	20.4
Control of institution								
Public	41.4	36.3	30.3	30.4	5.9	4.8	17.0	13.4
Private not-for-profit	68.1	64.5	55.3	58.2	18.2	18.9	40.1	35.5
Private for-profit	85.0	83.6	60.0	64.1	0.9	1.3	70.7	66.3
Level of institution								
Less-than-2-year	79.5	78.3	56.9	60.5	2.8	1.4	61.2	57.6
2- to 3-year	33.7	29.1	25.3	25.8	2.5	2.0	8.6	6.2
4-year non-doctoral	57.9	53.5	45.4	46.3	11.4	10.2	31.5	26.5
4-year doctoral	53.0	48.3	38.6	39.2	7.4	7.2	29.5	26.0
Institution level and control								
Public								
Less-than-2-year	55.5	46.8	42.9	39.4	3.4	1.0	19.6	11.2
2- to 3-year	32.6	28.3	24.4	25.1	2.4	1.8	7.7	5.6
4-year non-doctoral	49.7	44.4	36.6	36.5	8.1	6.3	24.6	20.1
4-year doctoral	49.5	45.1	35.0	35.4	5.8	5.3	26.9	23.6
Private								
Less-than-2-year	67.6	77.6	55.1	57.8	5.0	4.4	40.4	34.7
2- to 3-year	68.8	60.3	53.3	52.8	5.7	9.0	35.8	30.5
4-year non-doctoral	70.3	67.9	58.6	62.1	16.4	16.3	41.8	36.9
4-year doctoral	64.8	59.1	50.9	52.5	13.1	13.9	38.5	34.0
Private for-profit	85.0	83.6	60.0	64.1	0.8	1.3	70.7	66.3

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989. The rows of this and subsequent tables in this chapter do not add across to 100 percent. The values should be read as follows: "In the fall of 1989, 44.0 percent of all undergraduates received any financial aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

65 percent in private not-for-profit institutions in 1989–90. The pattern for students who received loans was similar.

However, the pattern of decreased aid did not hold for all categories of students across all institutional control categories. For example, at both public and private not-for-profit institutions, the proportion of dependent students with an annual family income of less than $10,000 who received financial aid increased between 1986–1987 and 1989–90 (pub:59 vs. 70, pnp:78 vs. 85) (appendix C table C.1).

Generally, there were no consistent patterns of change in the proportions of students receiving grant or work aid across institutional levels. For loan aid, however, a decrease occurred for students enrolled in both types of 4-year institutions. In 1986–1987, 32 percent of students at 4-year non-doctoral institutions and 30 percent of students at 4-year doctoral institutions received loans, while in 1989–90, 26 percent of students at both 4-year non-doctoral and doctoral institutions did so (table 3.1).

Students Receiving Financial Aid by Student Characteristics

In addition, the proportion of students receiving aid changed by student characteristics. For most categories of students, the differences resembled those shown for all students. This may be due to the fact that the new definition of an independent student changed the eligibility rules for receiving federal financial aid between 1986–1987 and 1989–90.

However, some interesting variations were observed by dependent student income. For example, among dependent students with an annual family income of less than $10,000 (in nominal terms[18]), the proportion of students receiving any financial aid increased from 65 percent to 75 percent between 1986–1987 and 1989–90 (table 3.2). The proportions of those students who received grants and work-study increased from 58 percent to 72 percent and from 11 percent to 15 percent, respectively, between the two periods. This trend is opposite from that for all students, in which the proportion of aid recipients declined between 1986–1987 and 1989–90. For the other dependent students, no differences were found in the proportion of students receiving aid.

Average Amount of Aid Received by Undergraduate Aid Recipients

The aggregate amount of financial aid awarded to all postsecondary students rose by 29 percent between 1986–1987 and 1989–90, with much of it going to undergraduates.[19] Although the proportion of undergraduates who received financial aid decreased between 1986–1987 and 1989–90, the average amount of aid for recipients increased from $3,132 to $3,797 (table 3.3).

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[18] In this report, the levels of income used were ones reported by students as their (or their family's) income in 1985 and 1988, respectively. As a result, there is a mixture of values from two different years. No attempt was made to adjust the nominal value of the income to a constant dollar value.

[19] College Board, *Trends in Student Aid: 1981 to 1991*, table 1.

Table 3.2—Percentage of all undergraduates receiving aid, by type of aid and student characteristics: Fall 1986 and fall 1989

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	48.6	44.0	36.4	37.2	6.1	5.4	24.0	20.4
Attendance status								
Full-time	60.3	56.4	46.8	47.3	9.1	8.6	33.6	29.8
Part-time	29.1	25.9	19.2	22.3	1.3	0.7	8.3	6.4
Dependency status								
Dependent	47.8	44.6	34.8	36.2	7.3	7.9	24.7	21.4
Independent	49.9	43.3	39.1	38.0	4.2	2.8	23.0	19.4
Gender								
Male	47.7	42.2	35.3	35.1	5.6	4.9	23.4	19.6
Female	49.2	44.6	37.3	38.0	6.6	5.9	24.6	20.4
Dependent student income								
Less than $10,000	64.9	75.1	57.9	71.7	10.7	15.3	31.2	36.0
$10,000–19,999	70.7	59.5	59.8	54.9	12.8	12.2	35.1	31.5
$20,000–29,999	56.3	53.9	43.9	45.3	10.2	11.1	32.7	29.7
$30,000–39,999	47.5	44.1	31.0	33.8	6.7	7.6	26.5	23.3
$40,000–49,999	39.7	41.3	21.9	29.3	4.6	6.3	21.2	19.5
$50,000–59,999	33.2	36.5	18.8	25.4	3.6	5.5	17.2	16.1
$60,000–69,999	26.0	27.9	14.8	18.6	2.8	3.8	11.4	9.5
$70,000 or more	21.5	21.3	12.4	14.3	1.9	2.2	6.3	5.8
Independent student income								
Less than $5,000	68.3	66.0	61.5	61.7	9.4	7.1	34.0	33.2
$5,000–9,999	77.6	55.6	66.7	51.0	8.5	4.5	43.3	28.9
$10,000–19,999	50.3	41.4	36.9	33.7	2.8	1.9	24.6	19.2
$20,000–29,999	40.7	33.3	23.8	29.0	1.0	1.1	18.0	13.2
$30,000–49,999	25.5	27.3	16.8	22.0	0.4	0.5	5.0	8.4
$50,000 or more	20.7	24.8	13.5	22.0	0.1	0.1	2.0	3.2
Undergraduate level								
First year	52.2	41.9	39.9	35.3	5.1	4.0	25.4	18.2
Second year	46.9	43.3	36.3	37.3	6.6	5.8	22.2	18.8
Third year	50.5	49.7	38.1	41.7	8.1	8.0	27.5	25.5
Fourth year	51.1	47.2	38.9	39.1	8.9	7.2	28.7	25.7
Race–ethnicity								
Native American	53.0	48.4	38.8	43.4	6.8	6.3	19.1	15.7
Asian	44.9	36.1	35.2	31.7	7.5	5.6	18.0	14.9
Black, non-Hispanic	66.7	62.3	55.7	56.1	9.8	7.8	34.9	29.2
Hispanic	51.8	46.4	39.9	40.5	5.8	5.3	24.0	21.4
White, non-Hispanic	46.3	42.0	33.8	34.8	5.6	5.1	23.2	19.6

Table 3.2—Percentage of all undergraduates receiving aid, by type of aid and student characteristics: Fall 1986 and fall 1989—Continued

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	66.4	60.7	52.0	51.3	16.3	16.0	41.1	33.3
Off campus	45.4	42.2	33.6	35.7	4.0	3.4	21.6	19.4
With parents	42.1	36.5	30.8	30.6	2.9	2.3	16.9	13.7
Age								
15-23 years	52.9	46.0	40.2	37.9	8.4	7.6	28.6	22.4
24-29 years	45.5	44.4	33.2	38.6	3.6	3.1	21.5	23.2
30 year or older	39.4	37.4	28.9	33.0	2.0	1.7	13.9	12.8

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

Table 3.3—Average amount of aid awarded to undergraduates receiving aid, by type of aid and institution control and level: Fall 1986 and fall 1989

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	$3,132	$3,797	$2,220	$2,432	$1,053	$1,066	$2,279	$2,742
Control of institution								
Public	2,365	2,787	1,656	1,811	1,036	1,111	2,022	2,386
Private not-for-profit	4,898	6,117	3,507	4,044	1,067	1,010	2,568	3,133
Private for-profit	3,665	4,309	2,026	2,043	1,673	1,277	2,605	3,063
Level of institution								
Less-than-2-year	3,469	4,123	1,955	1,978	1,020	1,178	2,571	3,077
2- to 3-year	1,694	1,953	1,345	1,382	925	974	1,881	2,265
4-year nondoctoral	3,591	4,363	2,508	2,870	977	984	2,259	2,670
4-year doctoral	3,777	4,759	2,698	3,194	1,211	1,212	2,312	2,782
Institution level and control								
Public								
Less-than-2-year	2,033	1,887	1,371	1,206	381	839	2,069	2,637
2- to 3-year	1,599	1,843	1,280	1,323	950	1,003	1,820	2,224
4-year non-doctoral	2,602	3,112	1,757	2,007	909	1,064	2,007	2,291
4-year doctoral	3,045	3,740	2,028	2,364	1,231	1,230	2,124	2,518
Private								
Less-than-2-year	3,724	4,769	2,680	2,389	741	769	2,327	4,327
2- to 3-year	3,103	3,949	2,264	2,467	584	749	2,290	2,553
4-year non-doctoral	4,640	5,667	3,212	3,677	1,028	935	2,482	2,998
4-year doctoral	5,675	7,444	4,259	5,124	1,180	1,189	2,759	3,417
Private for-profit	3,665	4,309	2,026	2,043	1,673	1,277	2,605	3,063

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

There were increases in the average amount of both grant aid (from $2,220 to $2,432) and loan aid (from $2,279 to $2,742), the largest components of total aid. The average amount of work-study aid was similar (about $1,000) for each year.

Average Amount of Aid Received by Undergraduate Aid Recipients by Institutional Characteristics

Between 1986-87 and 1989-90, the average amounts of grant and loan aid awarded to undergraduates increased. This pattern was apparent across both institutional control categories and institutional levels.

Within control categories of institutions, the patterns of change varied by student characteristics. For example, among dependent students with an annual family income of less than $10,000, the average amount of aid received did not differ over this period. In other cases, the average amount of total aid increased, but the average amounts of grant or loan aid did not (appendix C tables C.9-C.14).

Average Amount of Aid Received by Undergraduate Aid Recipients by Student Characteristics

The average amount of financial aid received by undergraduates did not vary considerably across student characteristics. In general, the average amounts of total financial aid, grant aid, and loan aid increased between 1986-1987 and 1989-90 (table 3.4).

In contrast to the overall pattern of increased grant aid, students who were 30 years or older, part-time students, and independent students received similar average amounts of grant aid in 1986-87 and 1989-90. For independent students, this pattern was evident across income levels. With the exception of students in the lowest income category, the average amount of grant aid remained constant for all independent students, regardless of income.

Summary

The proportions of undergraduate students who received different types of financial aid generally declined between 1986-1987 and 1989-90. This decline stands in contrast to the overall pattern of increases in the average amount of aid received during the same two periods. Both patterns were relatively consistent across institutional and student characteristics.

Table 3.4—Average amount of aid awarded to all undergraduates receiving aid, by type of aid and student characteristics: Fall 1986 and fall 1989

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	$3,132	$3,797	$2,200	$2,432	$1,053	$1,066	$2,279	$2,742
Attendance status								
Full-time	3,538	4,335	2,438	2,785	1,054	1,055	2,314	2,741
Part-time	1,739	1,962	1,238	1,236	1,045	1,182	2,046	2,741
Dependency status								
Dependent	3,301	4,222	2,367	2,888	1,028	1,018	2,288	2,499
Independent	2,856	3,343	1,945	1,979	1,127	1,208	2,263	3,025
Gender								
Male	3,250	3,936	2,340	2,565	1,075	1,035	2,322	2,779
Female	3,039	3,686	2,092	2,346	1,038	1,083	2,247	2,699
Dependent student income								
Less than $10,000	3,748	4,600	2,696	3,156	1,103	1,017	2,139	2,286
$10,000-19,999	3,486	4,696	2,426	3,115	1,008	1,047	2,177	2,458
$20,000-29,999	3,532	4,259	2,290	2,744	1,035	1,040	2,354	2,511
$30,000-39,999	3,044	3,990	2,153	2,607	979	1,022	2,306	2,453
$40,000-49,999	2,956	3,945	2,295	2,673	1,006	972	2,299	2,554
$50,000-59,999	3,020	3,910	2,275	2,599	1,068	949	2,425	2,630
$60,000-69,999	2,888	3,790	2,186	2,785	856	987	2,532	2,901
$70,000 or more	2,636	3,861	2,159	3,153	1,191	1,069	2,591	3,034
Independent student income								
Less than $5,000	3,535	4,165	2,319	2,523	1,128	1,229	2,221	2,973
$5,000-9,999	3,292	3,773	2,063	2,150	1,080	1,184	2,278	2,935
$10,000-19,999	2,660	3,154	1,753	1,853	1,184	1,170	2,347	3,068
$20,000-29,999	1,985	2,690	1,323	1,445	1,062	1,241	2,253	3,191
$30,000-49,999	1,568	2,184	1,209	1,213	1,612	1,305	2,024	3,122
$50,000 or more	1,914	1,710	1,628	1,331	98	514	2,823	3,089
Undergraduate level								
First year	2,896	3,359	2,045	2,128	911	931	2,274	2,669
Second year	2,984	3,578	2,083	2,358	1,006	1,051	2,275	2,493
Third year	3,505	4,633	2,501	3,035	1,138	1,176	2,281	2,899
Fourth year	3,643	4,642	2,559	2,914	1,181	1,204	2,254	3,071

Table 3.4—Average amount of aid awarded to all undergraduates receiving aid, by type of aid and student characteristics: Fall 1986 and fall 1989—Continued

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Race–ethnicity								
Native American	$3,072	$4,300	$2,745	$2,905	$637	$1,216	$2,151	$3,160
Asian	3,789	4,518	2,884	3,084	1,170	1,349	2,259	2,849
Black, non-Hispanic	3,380	3,953	2,302	2,607	1,153	1,104	2,140	2,595
Hispanic	3,145	3,959	2,271	2,560	1,115	1,234	2,335	2,882
White, non-Hispanic	3,047	3,706	2,118	2,340	1,023	1,022	2,302	2,747
Residence								
On campus	4,414	5,438	3,091	3,742	1,017	976	2,379	2,623
Off campus	2,789	3,395	1,903	2,023	1,110	1,181	2,246	2,904
With parents	2,414	2,896	1,748	1,912	1,054	1,146	2,191	2,479
Age								
15–23 years	3,430	4,164	2,411	2,797	1,045	1,036	2,285	2,564
24–29 years	2,698	3,631	1,817	2,086	1,129	1,209	2,192	3,018
30 years or older	2,438	2,804	1,742	1,677	1,045	1,233	2,348	3,171

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

Chapter 4

Changes in Sources of Financial Aid to Undergraduates: 1986-87 to 1989-90

Background

Between 1986–87 and 1989–90, the amount of financial aid available to students increased by about $6.5 billion. Of the $27 billion awarded to students in 1989–90, about $21 billion came from the federal government, about $2 billion from state sources, and $4 billion from institutions.[20] The largest financial aid programs, the Pell grant program and the Stafford loan program, both of which are federal, accounted for about $14.3 billion of the total $26.8 billion in financial aid awarded to students in 1989–90.[21] Generally, the relative federal, state, and institutional portions of the total amount of financial aid awarded to undergraduates remained constant during the 3-year period. As a result, about the same kinds of changes that occurred for types of aid, which were discussed previously, held for sources of aid. In chapter 3, it was pointed out that the overall proportion of undergraduates receiving financial aid declined between 1986-87 and 1989-90 (table 3.1), while at the same time, the average total amount of financial aid increased from $3,132 to $3,797 (table 3.3). This general pattern also continued for each source of aid.

Table 4.1 shows that the proportion of undergraduates who received federal aid decreased from 35 percent to 30 percent between 1986–87 and 1989–90. In contrast, the proportions of students who received state and institutional financial aid did not change appreciably between the two periods. For the most part, it was only among students receiving federal aid that the pattern of a decreasing proportion of students receiving aid remained relatively constant across institutional and student characteristics.

Students Receiving Financial Aid by Institutional Characteristics

There were no dramatic differences in the proportions of students receiving aid by source or by institutional characteristics. However, there was some variation by institutional control. In public and private not-for-profit institutions, for example, during the two periods, the proportion of students who received federal aid declined from 28 percent to 24 percent and from 48 percent to 42 percent, respectively; however, in private for-profit institutions, the proportion

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[20] College Board, *Trends in Student Aid: 1981 to 1991* (New York: 1991), table 1. The amounts reported from state and institutional sources are not entirely accurate due to the fact that only state and institutional grant programs are reported. There are some state and institutional loan and work-study programs, but they represent a small percentage of the total amount of financial aid available.

[21] College Board, *Trends*, table 7.

Table 4.1—Percentage of all undergraduates receiving aid, by source of aid and institution control and level: Fall 1986 and fall 1989

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Total	34.5	30.0	14.8	14.7	17.7	16.8
Control of institution						
Public	28.2	23.5	12.5	12.5	12.8	11.0
Private not-for-profit	47.7	42.3	25.5	25.8	42.3	42.3
Private for-profit	80.6	78.1	10.3	10.9	5.4	18.1
Level of institution						
Less-than-2-year	73.6	70.5	11.3	10.7	4.3	16.6
2- to 3-year	20.7	17.1	9.4	9.4	10.6	8.0
4-year non-doctoral	42.5	36.0	22.9	22.9	25.2	25.4
4-year doctoral	36.9	32.9	15.6	16.0	23.2	21.9
Institution level and control						
Public						
Less-than-2-year	43.2	26.8	14.1	7.4	9.4	8.0
2- to 3-year	19.8	16.4	9.0	9.1	9.9	7.5
4-year non-doctoral	37.8	31.1	19.1	18.5	12.3	12.2
4-year doctoral	34.7	31.2	13.9	15.0	17.9	17.0
Private						
Less-than-2-year	59.4	62.8	27.2	19.2	5.5	17.3
2- to 3-year	48.0	43.7	24.5	22.7	32.9	28.4
4-year non-doctoral	49.7	43.8	28.5	30.0	44.6	46.3
4-year doctoral	44.5	38.5	21.3	19.4	41.3	39.0
Private for-profit	80.6	78.1	10.3	10.9	5.4	18.1

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

held steady at about 80 percent (table 4.1). Also, the proportion of students who received institutional aid declined at public institutions from 13 percent to 11 percent, but increased at private for-profit institutions from 5 percent to 18 percent.[22]

At both types of 4-year institutions, a decline was seen only in the proportion of students who received federal aid. Between 1986-87 and 1989-90, the proportion receiving federal aid decreased from 43 percent to 36 percent among students who attended 4-year non-doctoral institutions (table 4.1) and from 37 percent to 33 percent among students at 4-year doctoral institutions (table 4.1). Although this pattern generally held across student characteristics, it was present for different categories of students at both types of 4-year institutions (appendix C tables C.20 and C.21).

Students Receiving Financial Aid by Student Characteristics

The differences in the proportion of students receiving aid by source varied with student characteristics. The general pattern of decline in the proportion of students receiving federal aid was relatively consistent for all students. For example, during this period, the proportion of full-time and independent students who received federal aid declined from 47 percent to 42 percent and from 37 percent to 30 percent, respectively (table 4.2). However, there were some exceptions to this general pattern. For example, among dependent students with a family income of less than $10,000 per year, the proportion who received aid from all three sources increased: from 55 percent to 67 percent for federal aid, from 26 percent to 34 percent for state aid, and from 20 percent to 31 percent for institutional aid. Also, the proportion of independent students with an income of less than $5,000 a year who received institutional aid increased (from 16 percent to 21 percent), as did the proportion of independent students with incomes of more than $50,000 who received state aid (from 0.8 percent to 3.4 percent).

Average Amount of Aid Received by Undergraduate Aid Recipients

As discussed above, while the total amount of aid from federal, state, and institutional sources increased between 1986-87 and 1989-90, the proportions of undergraduates who had received aid from those sources either remained constant or decreased. This leads one to conclude, all else being equal, that the average amount of aid increased between the two time periods, with the growth in enrollment, the costs of attendance, and other factors all influencing the average amount of aid received. This conclusion is borne out by the data in table 4.3 showing that the average amount of all three sources of aid did increase over the 3-year period.

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[22] The way in which the NPSAS:90 survey accounted for institutional aid differed slightly from the 1987 survey. The 1990 survey included some Pell grant money as part of institutional aid. Overawards of Pell grants are accounted for in a reconciliation between the institution and the Department of Education. At the time of the NPSAS:90 survey, these funds were allocated to institutional sources rather than to the Pell grant program. The unusual combination of a high proportion of Pell recipients and a low proportion of institutional aid recipients at private for-profit institutions makes it appear that there were large increases in the amount of institutional aid between 1986-87 and 1989-90. In fact, the increase was due to the different ways in which financial aid was reported in the two surveys.

Table 4.2—Percentage of all undergraduates receiving aid, by source of aid and student characteristics: Fall 1986 and fall 1989

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Total	34.5	30.0	14.8	14.7	17.7	16.8
Attendance status						
Full-time	46.6	41.9	20.6	21.1	22.8	23.6
Part-time	14.7	12.5	5.1	5.1	9.3	6.4
Dependency status						
Dependent	33.0	29.7	15.5	16.7	21.0	21.7
Independent	37.1	30.4	13.5	12.5	12.1	11.5
Gender						
Male	33.7	27.4	13.9	13.3	17.9	16.3
Female	35.2	31.2	15.4	15.8	17.6	16.9
Dependent student income						
Less than $10,000	55.0	66.6	26.3	33.7	20.4	30.6
$10,000–19,999	56.9	48.6	29.5	28.7	25.7	25.5
$20,000–29,999	42.0	40.1	22.2	22.8	24.7	25.0
$30,000–39,999	30.8	28.0	13.8	17.2	22.2	20.5
$40,000–49,999	22.7	22.3	7.8	12.6	20.6	23.0
$50,000–59,999	17.9	17.6	5.5	9.6	17.9	20.9
$60,000–69,999	11.9	11.1	4.2	5.9	15.2	17.0
$70,000 or more	6.4	6.4	3.0	4.2	13.8	12.7
Independent student income						
Less than $5,000	59.8	57.3	24.5	23.7	15.8	21.1
$5,000–9,999	70.4	46.0	27.2	19.0	17.4	15.9
$10,000–19,999	39.2	28.7	12.2	11.1	11.6	10.2
$20,000–29,999	22.6	19.3	6.8	8.3	9.8	7.8
$30,000–49,999	7.5	10.3	2.3	4.3	8.4	5.8
$50,000 or more	3.7	4.7	0.8	3.4	6.3	3.4
Undergraduate level						
First year	37.7	29.1	15.0	12.2	16.9	14.4
Second year	34.3	29.0	15.7	16.2	16.4	16.0
Third year	36.7	33.5	17.8	18.9	20.1	22.4
Fourth year	37.6	31.7	16.7	16.8	22.3	20.8
Race–ethnicity						
Native American	40.4	31.3	15.9	18.9	17.7	15.3
Asian	32.3	26.1	18.0	15.3	19.0	14.6
Black, non-Hispanic	55.5	51.3	20.1	19.3	18.0	23.1
Hispanic	40.9	36.1	17.1	17.7	14.7	16.2
White, non-Hispanic	31.5	27.0	13.7	13.8	17.9	16.2

Table 4.2—Percentage of all undergraduates receiving aid, by source of aid and student characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	48.8	41.6	23.3	22.8	35.7	36.0
Off campus	32.1	28.6	12.1	12.6	12.9	12.5
With parents	29.0	25.0	13.6	13.3	14.0	12.4
Age						
15-23 years	38.7	31.8	17.8	16.8	22.3	21.0
24-29 years	33.3	34.0	10.7	13.5	11.4	11.5
30 years or older	24.4	21.8	9.7	10.4	10.1	9.2

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.

Table 4.3—Average amount of aid awarded to undergraduates receiving aid, by source of aid and institution control and level: Fall 1986 and fall 1989

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Total	$2,663	$3,163	$1,168	$1,353	$1,853	$2,148
Control of institution						
Public	2,304	2,664	824	1,046	992	1,227
Private not-for-profit	3,196	3,953	1,803	1,941	2,800	2,651
Private for-profit	3,378	3,858	1,784	1,916	1,129	1,813
Level of institution						
Less-than-2-year	3,241	3,790	1,588	1,859	1,566	1,349
2- to 3-year	1,849	1,972	645	765	743	757
4-year non-doctoral	2,751	3,321	1,320	1,529	1,903	2,285
4-year doctoral	2,908	3,578	1,319	1,551	2,482	2,955
Institution level and control						
Public						
Less-than-2-year	2,120	2,297	850	1,150	516	1,171
2- to 3-year	1,786	1,899	585	702	674	686
4-year non-doctoral	2,423	2,859	886	1,190	1,130	1,185
4-year doctoral	2,712	3,313	1,016	1,314	1,787	1,771
Private						
Less-than-2-year	2,829	4,335	1,905	2,192	2,537	1,307
2- to 3-year	2,660	3,034	1,330	1,727	1,429	1,486
4-year non-doctoral	3,126	3,842	1,758	1,860	2,222	2,748
4-year doctoral	3,425	4,320	1,987	2,182	3,505	4,733
Private for-profit	3,378	3,858	1,784	1,916	1,813	1,364

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics,National Postsecondary Student Aid Study: 1987 and 1990.

For example, the average amount of federal aid increased from $2,663 to $3,163, the average amount of state aid from $1,168 to $1,353, and the average amount of institutional aid from $1,853 to $2,148. The average amounts of financial aid that students received were generally consistent across both institutional control and level, as well as across student characteristics.

Average Amount of Aid Received by Undergraduate Aid Recipients by Institutional Characteristics

The average amounts of federal, state, and institutional aid that students received across institutional control and level categories may vary according to a number of factors. For instance, different rates of increases in the attendance costs and in the incomes of students, combined with changes in the mix of dependent and independent students, can influence the amount of financial aid that students receive.

Unlike the other categories of institutions, it was only for students enrolled in 2- to 3-year institutions that the average amount of state aid increased: from an average of $645 in 1986–87 to $765 in 1989–90 (table 4.3). However, the average amounts of both federal and institutional aid awarded to students at these institutions did not change. The patterns of change differed for both types of 4-year institutions. The average amounts of both federal and state aid received by students at 4-year non-doctoral institutions increased between 1986–87 and 1989–90. For example, students at 4-year non-doctoral institutions received an average federal aid award of $2,751 in 1986–87 and of $3,321 in 1989–90, and an average state aid award of $1,320 in 1986–87 and of $1,529 in 1989–90. For students in 4-year doctoral institutions, the average amounts from all three sources of aid increased. The average amount of federal aid increased from $2,908 to $3,578, of state aid from $1,319 to $1,551, and of institutional aid from $2,482 to $2,955.

Average Amount of Aid Received by Undergraduate Aid Recipients by Student Characteristics

In general, there was an increase in at least one source of aid (i.e., federal, state, or institutional) across most student characteristics. For example, independent students with an annual income of less than $5,000 received greater average amounts of federal aid ($3,039 compared with $3,470), and state aid ($1,017 compared with $1,193), but the average amount of institutional aid they received stayed about the same (table 4.4). In some cases, the average amount of aid that students received did not increase. For example, the average amount of institutional aid received by part-time students decreased from $1,205 to $933.

Summary

As for the types of aid, the distribution and average amount of financial aid from each source differed across institutional and student characteristics. Also, like each type of aid, each source of aid displayed a different pattern of change. Generally, the proportions of students receiving aid for each source declined, or at least did not increase; however, the average amount they received did increase.

Table 4.4—Average amount of aid awarded to all undergraduates receiving aid, by source of aid and student characteristics: Fall 1986 and fall 1989

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Total	$2,663	$3,163	$1,168	$1,353	$1,853	$2,148
Attendance status						
Full-time	2,796	3,336	1,231	1,426	2,012	2,343
Part-time	1,961	2,273	732	853	1,205	933
Dependency status						
Dependent	2,625	3,071	1,251	1,484	1,989	2,565
Independent	2,721	3,259	1,004	1,170	1,450	1,319
Gender						
Male	2,742	3,238	1,154	1,395	2,031	2,416
Female	2,601	3,087	1,177	1,331	1,705	1,957
Dependent student income						
Less than $10,000	3,011	3,124	1,338	1,524	1,614	2,194
$10,000-19,999	2,679	3,286	1,260	1,564	1,801	2,380
$20,000-29,999	2,581	3,026	1,285	1,352	2,004	2,436
$30,000-39,999	2,393	2,900	1,145	1,378	2,057	2,628
$40,000-49,999	2,359	2,909	1,182	1,493	2,144	2,683
$50,000-59,999	2,488	3,014	1,238	1,675	2,155	2,643
$60,000-69,999	2,514	3,087	1,068	1,528	2,190	2,788
$70,000 or more	2,720	3,156	1,211	1,585	2,174	3,176
Independent student income						
Less than $5,000	3,039	3,470	1,017	1,193	1,545	1,535
$5,000-9,999	2,839	3,305	903	1,111	1,215	1,262
$10,000-19,999	2,414	3,120	1,043	1,236	1,429	1,173
$20,000-29,999	2,208	2,984	1,112	1,097	1,339	1,094
$30,000-49,999	2,055	2,957	1,143	1,226	1,298	1,231
$50,000 or more	1,931	2,818	716	1,029	2,979	1,593
Undergraduate level						
First year	2,579	2,934	1,140	1,290	1,609	1,840
Second year	2,557	2,930	1,112	1,239	1,597	2,112
Third year	2,812	3,591	1,247	1,542	1,990	2,608
Fourth year	2,875	3,790	1,274	1,504	2,004	2,524
Race–ethnicity						
Native American	2,456	3,528	1,005	1,361	1,670	2,559
Asian	2,707	3,247	1,251	1,430	2,424	2,728
Black, non-Hispanic	2,775	3,081	1,228	1,267	1,945	2,203
Hispanic	2,590	3,134	1,360	1,456	1,721	2,023
White, non-Hispanic	2,647	3,177	1,131	1,351	1,814	2,112

Table 4.4—Average amount of aid awarded to all undergraduates receiving aid, by source of aid and student characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	3,099	3,549	1,424	1,714	2,510	3,193
Off campus	2,657	3,257	1,008	1,213	1,521	1,559
With parents	2,188	2,524	1,117	1,205	1,254	1,299
Age						
15-23 years	2,718	3,109	1,240	1,445	1,953	2,466
24-29 years	2,585	3,375	938	1,226	1,669	1,295
30 years or older	2,507	3,106	998	1,096	1,420	1,054

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Chapter 5

Changes in Undergraduates Receiving Title IV Programs, 1986–87 to 1989–90

Background

As discussed in the previous chapter, the amount of federal financial aid awarded to students increased from $21 billion to $27 billion between 1986–87 and 1989–90.[23] Much of this 29 percent increase in federal aid was due to the growth in the Title IV programs administered by the U.S. Department of Education. These programs grew by about 32 percent over the 3-year period, mostly due to the expansion of the Pell grant and Stafford loan programs, which accounted for about $4.3 billion out of the total $4.6 billion in growth of the Title IV programs.[24]

The rules governing the Title IV programs did not change appreciably between 1986–87 and 1989–90, with two exceptions. The first was the increase in the maximum Pell award from $2,100 to $2,300, which had the effect of raising the average award in that program from $1,301 to $1,438.[25] The second change concerned the definition of the independent student, a change that was made specifically for the Title IV programs. As described previously, under the new definition students become financially independent when they reach the age of 24. For institutions with large numbers of older students, this revised definition may have changed the proportion of students who received Title IV aid and the amount they received.

In addition, changes in the way an institution awards aid can affect either the proportion of students who receive aid from a particular Title IV program or the average amount of the award. Although Title IV aid is awarded on the basis of financial need, the types and amounts that are awarded can differ according to the student, the type of institution, and the year of the award.

This chapter first discusses the changes in the proportion of students who received Title IV aid between 1986–87 and 1989–90, and then describes the changes in the average amount of Title IV aid awarded. The focus of the analysis is on the changes in the two largest programs, the Pell grant program and the Stafford loan program.

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[23] College Board, *Trends in Student Aid: 1982 to 1992* (New York, 1991), table 1.

[24] College Board, *Trends in Student Aid: 1982 to 1992*, table 1.

[25] U.S. Department of Education, Office of Student Financial Assistance, *Pell Grant End-of-Year Report, 1989–90*, table 1.

Students Receiving Title IV Aid

As there was for students who received any financial aid, there was a decline in the overall proportion of students who received Title IV aid between 1986–87 and 1989–90. Table 5.1 shows that the proportion of undergraduates who received any Title IV aid dropped slightly from 32 percent to 30 percent. There was a similar decline in the proportion of undergraduates who received aid through the Stafford loan program (from 20 percent to 17 percent). On the other hand, the proportion of students who received a Pell grant increased (from 18 percent to 21 percent). The changes in the proportion of students receiving Title IV aid were not generally consistent across control and level of institutions and across several student characteristics.

Students Receiving Title IV Aid by Institutional Characteristics

Table 5.1 shows the changes that occurred during this period in the proportion of students receiving Title IV aid by control of institution. There was little consistency in the receipt of aid across the three categories of institutions, perhaps due to the fact that the overall decline in the proportion of students receiving this aid was not dramatic and was unevenly distributed across institutional control categories. Students enrolled in both public and private not-for-profit institutions generally displayed the same pattern of changes as that for all undergraduates. The variations that did occur were only in instances where the proportion of students receiving aid did not change.

While the pattern of changes was similar to that for all aid awarded, with one exception, there were no changes in the proportion of students attending private for-profit institutions who received any kind of Title IV aid. The only difference was an increase in the proportion of students receiving College Work-Study (CWS) (from less than 1 percent to slightly greater than 1 percent).

The changes in the proportion of undergraduates receiving Title IV aid by level of institution were similar to those for all students. The pattern was less consistent at less-than-4-year institutions, but more consistent at both types of 4-year institutions.

Both types of 4-year institutions showed increases in the proportion of students who received a Pell grant and decreases in the proportion of students who received a Stafford loan (4-year nondoctoral: Pell 20 percent vs. 23 percent, and Stafford 26 percent vs. 22 percent; 4-year doctoral: Pell 16 percent vs. 20 percent and Stafford 24 percent vs. 21 percent (table 5.1). In addition, students attending 4-year non-doctoral institutions experienced a decrease in the receipt of any Title IV aid (from 41 percent to 36 percent).

Students Receiving Title IV Aid by Student Characteristics

Between 1986–87 and 1989–90, the proportion of students receiving Title IV aid generally declined across student characteristics, but this pattern was only moderately consistent. In some instances, the proportions of students receiving particular types of aid increased. For example, the proportion of dependent students receiving Title IV aid with an annual family income of less than $10,000 increased (table 5.2). There were similar increases in several

Table 5.1—Percentage of all undergraduates receiving Title IV aid, by Title IV program and institution control and level: Fall 1986 and fall 1989

	Title IV		Pell		SEOG		CWS		Perkins		Stafford	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Total	32.1	29.7	17.5	20.5	5.0	5.2	6.0	5.8	5.5	4.8	20.1	17.0
Control of institution												
Public	22.3	20.2	12.6	14.6	2.9	3.1	3.5	3.2	3.1	2.6	11.4	8.8
Private not-for-profit	46.2	41.9	17.4	22.3	8.9	9.5	13.8	15.4	11.6	11.4	34.7	30.3
Private for-profit	78.8	77.7	47.0	51.7	9.7	9.3	0.6	1.3	7.6	5.8	67.3	62.6
Level of institution												
Less-than-2-year	70.6	69.5	43.0	46.7	24.2	8.1	1.0	1.6	6.6	4.9	58.1	54.4
2- to 3-year	17.4	16.8	12.4	14.5	2.6	2.7	2.3	2.5	0.7	0.8	6.8	4.7
4-year non-doctoral	40.8	35.8	20.2	23.1	7.3	7.8	10.0	10.1	8.7	8.0	26.1	21.5
4-year doctoral	35.1	32.6	16.1	20.0	5.5	5.9	8.4	8.1	8.8	7.9	23.8	21.2
Institution level and control												
Public												
Less-than-2-year	34.6	24.0	25.6	19.2	2.3	1.1	2.8	0.9	2.4	0.3	18.0	10.6
2- to 3-year	16.4	16.1	12.0	14.1	2.5	2.6	2.2	2.3	0.6	0.7	6.0	4.1
4-year non-doctoral	35.7	31.0	21.1	22.8	5.5	6.2	7.6	6.3	6.8	5.6	19.5	15.2
4-year doctoral	32.9	31.0	17.0	20.5	4.7	5.2	6.3	6.1	7.6	6.7	21.2	19.1
Private												
Less-than-2-year	56.3	54.9	33.7	38.2	7.6	9.1	5.5	12.4	0.9	2.0	37.6	34.3
2- to 3-year	46.9	43.5	25.6	29.0	4.9	7.9	6.7	8.9	4.2	5.4	32.1	26.5
4-year non-doctoral	48.4	43.7	19.0	23.7	9.9	10.3	13.6	16.2	11.6	11.8	36.2	31.7
4-year doctoral	42.6	38.2	13.2	18.1	8.1	8.5	15.4	15.4	13.2	12.1	32.8	28.3
Private for-profit	78.8	77.7	47.0	51.7	9.7	9.3	0.6	1.3	7.6	5.8	67.3	62.6

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table 5.2—Percentage of all undergraduates receiving Title IV aid, by Title IV program and student characteristics: Fall 1986 and fall 1989

	Title IV		Pell		SEOG		CWS		Perkins		Stafford	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Total	32.1	29.7	17.5	20.5	5.0	5.2	6.0	5.8	5.5	4.8	20.1	17.0
Attendance status												
Full-time	44.5	41.5	24.2	28.3	7.2	7.8	8.9	9.2	8.2	7.5	28.4	24.8
Part-time	11.5	12.3	6.5	9.2	1.3	1.5	1.1	1.0	1.0	0.9	6.6	5.5
Dependency status												
Dependent	31.4	29.5	13.9	17.5	5.1	5.2	6.9	8.2	6.1	6.2	20.6	17.2
Independent	33.2	30.0	23.6	23.8	4.8	5.3	4.3	3.4	4.5	3.4	19.3	16.8
Gender												
Male	30.2	27.0	15.2	17.6	4.5	4.4	5.6	5.3	5.3	4.8	19.9	16.5
Female	33.6	31.0	19.4	22.1	5.4	5.8	6.2	6.3	5.7	4.9	20.3	16.8
Dependent student income												
Less than $10,000	52.3	66.2	46.3	61.5	9.6	15.9	11.3	16.9	8.5	11.8	25.9	28.8
$10,000–19,999	54.2	48.2	42.0	39.5	11.7	11.4	13.5	13.1	11.4	10.6	27.8	26.3
$20,000–29,999	40.5	39.9	14.9	25.3	8.7	7.5	10.9	12.3	11.1	10.1	27.3	24.4
$30,000–39,999	29.1	27.7	1.7	10.9	3.6	4.2	5.9	8.2	5.5	7.1	23.1	19.1
$40,000–49,999	21.8	22.1	0.3	3.8	1.4	1.7	3.6	6.1	3.0	4.3	18.4	15.8
$50,000–59,999	16.8	17.5	0.1	1.8	0.7	1.1	2.2	5.1	1.9	3.0	14.6	11.8
$60,000–69,999	11.4	11.1	0.6	0.6	0.3	0.6	1.2	2.8	0.9	1.7	9.8	7.5
$70,000 or more	5.6	6.3	0.5	0.7	0.2	0.3	0.7	1.3	0.8	0.8	4.3	4.0
Independent student income												
Less than $5,000	55.4	56.8	50.8	51.7	8.9	11.6	10.3	8.3	8.4	6.1	29.0	29.5
$5000–9,999	66.9	45.6	53.0	40.5	10.4	7.6	8.1	4.8	9.6	5.4	36.7	25.2
$10,000–19,999	34.7	28.2	20.5	19.0	4.8	4.7	2.8	2.8	3.7	3.2	21.0	16.8
$20,000–29,999	18.0	19.0	1.4	13.4	1.9	3.8	1.3	1.8	2.2	2.4	15.4	11.2
$30,000–49,999	4.4	10.1	0.3	4.0	0.3	0.8	0.2	0.7	0.3	1.3	3.2	7.0
$50,000 or more	1.9	4.4	0.6	2.4	0.0	0.2	0.0	0.1	0.0	0.2	0.9	2.1
Undergraduate level												
First year	35.0	28.7	20.1	20.3	5.4	4.6	5.4	4.7	5.1	3.6	21.8	15.4
Second year	31.5	28.8	17.7	20.5	5.4	5.4	6.2	6.2	5.2	4.9	18.4	15.3
Third year	34.5	33.4	17.4	21.4	5.4	6.2	7.2	8.0	7.0	7.1	22.8	21.5
Fourth year	35.7	31.5	18.4	20.6	5.7	6.4	8.9	7.2	8.0	6.8	23.3	21.2
Race–ethnicity												
Native American	37.1	30.6	29.2	25.7	5.6	7.5	3.3	6.3	5.2	2.9	14.9	12.8
Asian	30.0	26.0	20.4	19.5	6.8	6.3	7.6	7.1	5.9	5.1	14.1	11.1
Black, non-Hispanic	52.0	50.8	39.6	41.8	9.8	10.0	10.7	9.7	6.8	5.1	28.9	25.0
Hispanic	38.5	35.8	26.2	28.2	6.6	6.4	5.8	6.0	5.3	4.7	20.4	17.8
White, non-Hispanic	29.2	26.7	13.8	17.2	4.2	4.4	5.3	5.3	5.4	4.8	19.5	16.4

Table 5.2—Percentage of all undergraduates receiving Title IV aid, by Title IV program and student characteristics: Fall 1986 and fall 1989—Continued

	Title IV		Pell		SEOG		CWS		Perkins		Stafford	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Residence												
On campus	47.3	41.3	20.0	22.6	10.6	9.6	15.4	16.3	13.4	11.8	33.8	26.6
Off campus	28.9	28.3	17.7	20.9	4.0	4.8	3.9	3.9	4.3	3.9	18.1	16.6
With parents	27.4	24.8	15.6	18.4	3.0	3.2	3.0	2.8	2.4	2.1	14.5	11.3
Age												
15–23 years	37.2	31.6	18.7	20.0	6.0	5.5	8.2	7.9	7.3	6.1	23.9	18.3
24–29 years	29.2	33.4	18.9	26.2	4.3	5.8	3.5	3.5	3.7	4.2	18.1	19.9
30 years or older	20.5	21.5	13.5	17.1	2.8	4.1	1.8	2.3	2.2	2.1	11.7	11.1

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

programs: from 52 percent to 66 percent for Title IV recipients; from 46 percent to 62 percent for Pell recipients; from 10 percent to 16 percent for SEOG recipients; from 11 percent to 17 percent for CWS recipients; and from 9 percent to 12 percent for Perkins loan recipients. A similar pattern was observed for middle-income dependent students. For dependent students with an annual family income of $30,000–$39,999, the proportion of Pell recipients increased from 2 percent to 11 percent, as did the proportion of CWS recipients from 6 percent to 8 percent, and Perkins loan recipients from 6 to 7 percent. On the other hand, the proportion of Stafford recipients in this income category declined from 23 percent to 19 percent. Among independent students with an annual income of more than $50,000, the proportions of those who received Title IV aid also increased. While a very small proportion of students in this income category received Title IV aid, it is interesting to note that the increase that did occur was from 2 percent to 4 percent. In addition, the proportions of Pell grant and Stafford loan recipients both increased from 1 percent to 2 percent.

Average Amount of Title IV Aid Received by Title IV Recipients

The discussion in the last chapter about the average amounts of financial aid received from all sources showed a mixed pattern of changes across different student and institutional characteristics. Similarly, changes in the average amount of total Title IV aid awarded and in the average amount for many of the Title IV programs varied across categories of students. Table 5.3 shows the average amount of Title IV aid undergraduates received by program for 1986–87 and 1989–90. The average amounts of Pell grants, Perkins loans, and Stafford loans all increased between the 2 years, as did total Title IV aid. For example, the average amount of Title IV aid received by undergraduates increased from $2,620 to $3,144, the average Pell grant from $1,397 to $1,461, the average Perkins loan from $1,029 to $1,231, and the average Stafford loan from $2,177 to $2,335.

The pattern of changes in the average amount of Title IV aid awarded to undergraduates varied by institutional control and level. Changes in the costs of attendance and the characteristics of the students may account for much of these differences.

Average Amount of Title IV Aid Received by Title IV Recipients by Institutional Characteristics

Between 1986–87 and 1989–90, the average amount of total Title IV aid received by undergraduates changed across control and level of institutions, but varied little by program. Since Title IV aid is awarded based upon a student's financial need and private not-for-profit and for-profit institutions generally have higher costs than do public institutions, all else being equal, the average amount of financial aid received by students is higher at both types of private institutions than at public institutions. Some types of institutions, however, do not participate in all Title IV programs, which may affect the percentage of students receiving aid. For example, private for-profit institutions do not generally participate in the CWS program. As a result, the percentage of students attending those institutions who are reported as receiving CWS depends on which institutions are included in the NPSAS sample, and therefore may not be reliable. The average amount of aid for recipients is not affected.

Table 5.3—Average amount of Title IV aid received by Title IV recipients, by Title IV program and institution control and level: Fall 1986 and fall 1989

	Title IV		Pell		SEOG		CWS		Perkins		Stafford	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Total	$2,620	$3,144	$1,397	$1,461	$685	$678	$1,214	$1,284	$1,029	$1,231	$2,177	$2,335
Control of institution												
Public	2,297	2,649	1,330	1,417	616	572	1,271	1,324	962	1,114	2,040	2,167
Private not-for-profit	3,031	3,921	1,491	1,536	869	946	1,129	1,211	1,079	1,359	2,278	2,606
Private for-profit	3,294	3,833	1,593	1,562	496	482	1,763	2,050	1,256	1,378	2,385	2,325
Level of institution												
Less-than-2-year	3,186	3,765	1,558	1,544	659	487	1,059	1,633	1,234	1,387	2,370	2,324
2- to 3-year	1,877	1,957	1,169	1,247	529	447	1,367	1,287	1,036	1,115	2,001	1,977
4-year non-doctoral	2,680	3,306	1,449	1,521	711	722	1,062	1,145	954	1,218	2,152	2,392
4-year doctoral	2,781	3,545	1,472	1,580	818	859	1,316	1,430	1,055	1,237	2,155	2,410
Institution level and control												
Public												
Less-than-2-year	2,148	2,292	1,259	1,294	324	396	514	872	928	2,905	2,128	2,180
2- to 3-year	1,809	1,882	1,147	1,236	525	427	1,426	1,316	1,027	1,071	1,980	1,948
4-year non-doctoral	2,396	2,848	1,420	1,525	622	634	1,132	1,206	915	1,095	2,022	2,142
4-year doctoral	2,630	3,283	1,472	1,571	698	658	1,310	1,428	982	1,130	2,075	2,273
Private												
Less-than-2-year	2,666	4,040	1,572	1,467	502	662	623	773	941	1,000	2,276	2,491
2- to 3-year	2,624	3,023	1,497	1,448	600	692	771	992	1,079	1,347	2,184	2,146
4-year non-doctoral	2,996	3,823	1,499	1,514	786	806	1,004	1,108	987	1,310	2,257	2,583
4-year doctoral	3,180	4,279	1,468	1,615	1,057	1,285	1,324	1,432	1,199	1,442	2,329	2,729
Private for-profit	3,294	3,833	1,593	1,562	496	482	1,763	2,050	1,256	1,378	2,385	2,325

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

As in the case of institutional control, the changes in the average amount of aid undergraduates received by institutional level differed somewhat from the overall pattern. Table 5.3 shows the average amount of Title IV aid students received by institutional level. Since the classification of institutions by level is closely related to the classification by control, the pattern of changes in the average amounts of Title IV aid awarded was not surprising. Because many private for-profit institutions are in the less-than-2-year category, it follows that the average amounts of each type of Title IV aid for the less-than-2-year category would reflect those for private for-profit institutions. Similarly, since public community colleges represent the largest group of institutions within the 2- to 3-year institutional category, students enrolled in these institutions generally receive lower average amounts of Title IV aid.

Between 1986–87 and 1989–90, the average amount of all Title IV aid awarded to students attending less-than-2-year institutions increased from $3,186 to $3,765 (table 5.3). However, the average amount awarded under the SEOG program decreased from $659 to $487. The consistency in the amount awarded in each Title IV program reflects the same pattern that was evident in private for-profit institutions. The only noteworthy change at 2- to 3-year institutions was in the Pell grant program, where the average amount of aid increased from $1,169 to $1,247 between 1986–87 and 1989–90.

Average Amount of Title IV Aid Received by Title IV Recipients by Student Characteristics

This general pattern of increases in the average amounts of total Title IV aid, Pell grants, and Stafford loans held for several categories of students. However, one interesting deviation from the pattern occurred: while the average amount of Pell grants and Stafford loans received by dependent students with an annual family income of less than $10,000 remained stable, there were increases in the average amounts of SEOG (from $657 to $774) and CWS (from $1,080 to 1,222) (table 5.4).

Summary

As was the case for any financial aid, the percentage of students who received Title IV aid declined between 1986–87 and 1989–90. The average amount they received increased, however, due in part to an increase in the maximum Pell award. The patterns of increases varied by student and institutional characteristics.

Table 5.4—Average amount of Title IV aid received by Title IV recipients, by Title IV program and student characteristics: Fall 1986 and fall 1989

	Title IV		Pell		SEOG		CWS		Perkins		Stafford	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Total	$2,620	$3,144	$1,397	$1,461	$685	$678	$1,214	$1,284	$1,029	$1,231	$2,177	$2,335
Attendance status												
Full-time	2,701	3,316	1,433	1,527	698	702	1,203	1,274	1,023	1,242	2,189	2,355
Part-time	2,104	2,250	1,174	1,137	572	470	1,363	1,366	1,097	1,023	2,085	2,207
Dependency status												
Dependent	2,558	3,057	1,325	1,383	719	783	1,134	1,203	1,002	1,209	2,153	2,241
Independent	2,720	3,234	1,469	1,521	625	568	1,432	1,487	1,091	1,274	2,220	2,438
Gender												
Male	2,648	3,228	1,395	1,471	725	723	1,222	1,267	1,044	1,228	2,182	2,352
Female	2,600	3,061	1,398	1,447	658	653	1,208	1,294	1,017	1,230	2,172	2,318
Dependent student income												
Less than $10,000	2,981	3,098	1,665	1,586	657	774	1,080	1,222	980	1,175	2,102	2,174
$10,000-19,999	2,676	3,291	1,270	1,514	699	808	1,158	1,238	982	1,254	2,191	2,248
$20,000-29,999	2,479	3,000	833	1,146	753	774	1,162	1,220	1,033	1,193	2,221	2,265
$30,000-39,999	2,278	2,889	818	952	756	750	1,135	1,184	1,005	1,154	2,130	2,215
$40,000-49,999	2,264	2,898	1,239	798	776	804	1,027	1,149	1,017	1,248	2,083	2,227
$50,000-59,999	2,370	3,010	806	775	911	892	1,175	1,134	922	1,259	2,081	2,296
$60,000-69,999	2,421	3,070	1,321	1,208	965	813	1,248	1,131	1,040	1,418	2,188	2,289
$70,000 or more	2,627	3,155	1,509	1,133	584	798	1,209	1,261	995	1,330	2,266	2,473
Independent student income												
Less than $5,000	$3,069	$3,442	$1,650	$1,687	$608	$599	$1,393	$1,488	$979	$1,263	$2,186	$2,431
$5,000-9,999	2,762	3,291	1,432	1,512	625	576	1,582	1,543	1,095	1,237	2,248	2,426
$10,000-19,999	2,314	3,104	1,041	1,470	646	506	1,401	1,516	1,339	1,336	2,277	2,433
$20,000-29,999	2,253	2,929	1,133	1,106	663	510	1,227	1,397	1,118	1,218	2,197	2,461
$30,000-49,999	2,066	2,888	1,144	1,063	652	810	1,324	1,209	1,374	1,366	2,052	2,484
$50,000 or more	2,095	2,908	1,371	1,470	—	586	—	1,464	—	1,113	2,358	2,465

Table 5.4—Average amount of Title IV aid received by Title IV recipients, by Title IV program and student characteristics: Fall 1986 and fall 1989—Continued

	Title IV		Pell		SEOG		CWS		Perkins		Stafford	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Undergraduate level												
First year	2,568	2,926	1,379	1,401	656	641	1,124	1,185	1,011	1,188	2,176	2,185
Second year	2,537	2,900	1,355	1,436	685	650	1,198	1,316	1,040	1,220	2,171	2,103
Third year	2,733	3,572	1,447	1,581	715	805	1,301	1,375	1,020	1,279	2,196	2,543
Fourth year	2,753	3,748	1,459	1,576	753	701	1,256	1,350	1,040	1,280	2,142	2,760
Race-ethnicity												
Native American	2,321	3,150	1,295	1,625	790	728	1,470	1,220	1,039	1,342	2,164	2,390
Asian	2,677	3,175	1,507	1,573	689	735	1,373	1,500	1,043	1,273	2,235	2,423
Black, non-Hispanic	2,800	3,069	1,493	1,514	691	748	1,208	1,383	988	1,157	2,157	2,254
Hispanic	2,616	3,094	1,414	1,493	633	686	1,395	1,412	1,190	1,181	2,254	2,367
White, non-Hispanic	2,583	3,166	1,352	1,430	689	651	1,182	1,230	1,020	1,242	2,170	2,344
Residence												
On campus	2,965	3,528	1,486	1,537	800	898	1,087	1,169	995	1,217	2,166	2,285
Off campus	2,647	3,235	1,410	1,483	625	591	1,381	1,427	1,080	1,291	2,190	2,419
With parents	2,175	2,509	1,295	1,349	554	496	1,276	1,337	998	1,067	2,164	2,170
Age												
15-23 years	2,647	3,095	1,407	1,433	714	749	1,184	1,223	997	1,211	2,166	2,260
24-29 years	2,572	3,367	1,354	1,567	569	542	1,343	1,517	1,082	1,279	2,167	2,464
30 years or older	2,537	3,062	1,402	1,421	653	570	1,394	1,589	1,241	1,324	2,246	2,478

— Sample too small for reliable estimate.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Chapter 6

Differences Between Fall and Nonfall Student Aid Recipients: 1989-90

The 1990 NPSAS sample was designed to represent students enrolled from July 1, 1989 to June 30, 1990. Students were sampled at one of four times during that year: August 1989, October 1989, January 1990, or June 1990. As a result, it was possible to identify students by the term in which they were enrolled. This chapter examines differences in the characteristics of the students enrolled in the fall and those enrolled in the nonfall.[26] Overall, 77 percent of 1989-90 undergraduates were enrolled in the fall term.[27]

The proportion of students receiving aid and the average amount of aid they received are compared in two ways. First, comparisons are made by source of aid, that is, by whether students received financial aid from federal, state, or institutional sources. Second, comparisons are made across the specific Title IV financial aid programs administered by the Department of Education. These include the Pell grant program, the Supplemental Education Opportunity Grant (SEOG) program, the College Work-Study (CWS) program, the Perkins loan program, and the Stafford loan program.[28]

The differences cited in this chapter do not necessarily represent variations in the ways in which institutions award aid. Instead, they more closely represent differences in the characteristics of the students in each sample. The nonfall samples were drawn to represent those students who are not enrolled in the fall term, but who are enrolled at other times of the year. As a result, the characteristics of these students do not necessarily resemble those who are in the fall sample, nor does their receipt of financial aid.[29]

Fall and Nonfall Students Receiving Aid by Source of Aid

The proportions of students who received financial aid differed for the students enrolled in the fall and nonfall terms. In all cases where there were differences in the proportion of students who received aid, the percentage for the nonfall students was lower than that for the fall students. Table 6.1 shows that 44 percent of students in the fall sample received financial

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[26] The nonfall terms are the three times that students were sampled other than in October: that is, August, January, and June. See Department of Education, National Center for Education Statistics, *Methodology Report for the 1990 National Postsecondary Student Aid Study*, NCES 92-080 (Washington, D.C.: May 1992).

[27] L. Horn and A. Khazzoom, *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1989-90*, 58.

[28] Other Title IV programs include the Parent Loans to Undergraduates, Supplemental Loans to Students, and State Student Incentive Grants.

[29] For a description of the differences in the demographic characteristics of the students in the fall and nonfall samples, see L. Horn and A. Khazzoom, *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1989-90*.

Table 6.1—Percentage of all undergraduates receiving aid, by source of aid and student and institutional characteristics: Fall and nonfall 1989

	Any aid		Federal aid		State		Institution	
	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall
Total	44.0	38.7	30.0	26.2	14.7	6.2	16.8	8.3
Attendance status								
Full Time	56.4	62.2	41.9	53.2	21.1	11.4	23.6	15.3
Part Time	25.9	25.3	12.5	10.8	5.1	3.7	6.4	4.8
Dependency status								
Dependent	44.6	33.3	29.7	25.7	16.7	6.4	21.7	9.3
Independent	43.3	41.5	30.4	26.9	12.5	5.8	11.5	7.8
Gender								
Male	42.2	31.5	27.4	17.4	13.3	4.2	16.3	5.4
Female	44.6	38.0	31.2	26.4	15.8	6.4	16.9	8.4
Dependent student income								
Less than $10,000	75.1	69.4	66.6	62.3	33.7	15.8	30.6	15.1
$10,000–19,999	59.5	45.5	48.6	38.6	28.7	9.8	25.5	13.3
$20,000–29,999	53.9	34.2	40.1	28.0	22.8	6.2	25.0	10.2
$30,000–39,999	44.1	23.4	28.0	18.0	17.2	5.1	20.5	7.3
$40,000–49,999	41.3	24.3	22.3	11.9	12.6	3.9	23.0	8.7
$50,000–59,999	36.5	23.1	17.6	13.4	9.6	2.1	20.9	7.2
$60,000–69,999	27.9	16.6	11.1	6.6	5.9	0.8	17.0	5.4
$70,000 or more	21.3	8.6	6.4	2.5	4.2	0.6	12.7	3.0
Independent student income								
Less than $5,000	66.0	62.5	57.3	54.8	23.7	11.2	21.1	15.6
$5,000–9,999	55.6	50.2	46.0	41.3	19.0	6.9	15.9	12.4
$10,000–19,999	41.4	36.8	28.7	25.4	11.1	5.6	10.2	5.7
$20,000–29,999	33.3	38.7	19.3	17.7	8.3	4.7	7.8	5.3
$30,000–49,999	27.3	27.2	10.3	5.3	4.3	2.6	5.8	3.4
$50,000 or more	24.8	32.1	4.7	4.8	3.4	1.2	3.4	2.3
Undergraduate level								
First year	41.9	40.7	29.1	28.8	12.2	6.0	14.4	8.9
Second year	43.3	35.0	29.0	22.2	16.2	6.8	16.0	6.0
Third year	49.7	37.8	33.5	22.2	18.9	6.9	22.4	10.1
Fourth year	47.2	31.8	31.7	20.1	16.8	5.7	20.8	7.1
Race–ethnicity								
Native American	48.4	61.5	31.3	49.0	18.9	24.5	15.3	6.5
Asian	36.1	34.0	26.1	24.1	15.3	4.3	14.6	12.3
Black, non-Hispanic	62.3	54.1	51.3	45.0	19.3	5.7	23.1	13.6
Hispanic	46.4	55.7	36.1	46.8	17.7	13.7	16.2	14.0
White, non-Hispanic	42.0	32.8	27.0	18.8	13.8	4.8	16.2	6.1

Table 6.1—Percentage of all undergraduates receiving aid, by source of aid and student and institutional characteristics: Fall and nonfall 1989—Continued

	Any aid		Federal aid		State		Institution	
	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall
Residence								
On campus	60.7	43.1	41.6	36.0	22.8	10.4	36.0	11.1
Off campus	42.2	39.3	28.6	24.2	12.6	5.8	12.5	7.5
With parents	36.5	37.0	25.0	29.1	13.3	6.6	12.4	9.7
Age								
15–23 years	46.0	33.5	31.8	25.3	16.8	6.4	21.0	8.6
24–29 years	44.4	35.8	34.0	24.0	13.5	4.9	11.5	6.7
30 years or older	37.4	33.5	21.8	13.8	10.4	4.5	9.2	3.9
Institution level and control								
Public								
Less-than-2-year	46.8	26.8	26.8	11.2	7.4	5.1	8.0	1.7
2- to 3-year	28.3	25.6	16.4	11.8	9.1	4.7	7.5	4.3
4-year non-doctoral	44.4	33.2	31.1	21.5	18.5	6.5	12.2	8.6
4-year doctoral	45.1	30.1	31.2	19.3	15.0	6.4	17.0	7.7
Private								
Less-than-2-year	77.6	56.6	62.8	31.8	19.2	22.5	17.3	4.8
2- to 3-year	60.3	48.0	43.7	30.1	22.7	4.9	28.4	9.5
4-year non-doctoral	67.9	58.0	43.8	39.3	30.0	13.0	46.3	14.3
4-year doctoral	59.1	49.7	38.5	36.4	19.4	13.7	39.0	14.4
Private for-profit	83.6	76.8	78.1	70.7	10.9	6.3	18.1	18.6

NOTE: The sum of the percentages for federal, state, and institutional aid are greater than the percentage for any aid due to students who can receive awards from more than one source. Puerto Rico students are included in this table.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1990.

aid, compared with 39 percent of nonfall students. The proportions of students receiving state and institutional aid differed for fall and nonfall students, but this did not occur for federal aid. About 15 percent of fall students received state aid and 17 percent received institutional aid, while 6 percent of nonfall students received state aid and 8 percent received institutional aid.

The differences in the proportions of fall and nonfall students receiving aid varied across several student and institutional characteristics. For example, the proportions of fall and nonfall dependent students receiving aid followed the same pattern as that for all students, but there was no difference in the proportions of their independent counterparts who received any aid. Also, the proportions of fall and nonfall females who received aid fit the overall pattern, but this was not true for males. Twenty-seven percent of fall males received federal aid, while 17 percent of nonfall males did so.

The overall pattern of differences between fall and nonfall students did not hold for students attending full time and part time. Moreover, no differences existed between both groups of part-time students for any source of aid. The regulations that determine eligibility for federal financial aid require students to be enrolled at least one-half time in order to be eligible, and many state and institutional financial aid programs use the same criterion. Since part-time attendance includes both those students who attend more than half time and those who attend less than half time, the lack of differences in the proportions of fall and nonfall part-time students receiving aid were not surprising. Among students who attended full time, the proportion of fall students who received federal aid was lower than that of nonfall students (42 percent compared with 53 percent).

The general pattern of greater proportions of fall students receiving aid than nonfall students did not hold for several institutional level and control categories. For example, at public 2- to 3-year institutions, the proportions of fall and nonfall students who received any aid were similar (28 percent and 26 percent), but were different for those who received federal aid (16 percent compared with 12 percent). At public 4-year non-doctoral and doctoral institutions, the proportions of fall and nonfall students who received any aid or federal aid were different. (Any aid: 4-year nondoctoral, 44 percent versus 33 percent; 4-year doctoral, 45 percent versus 30 percent. Federal aid: 4-year nondoctoral, 31 percent versus 22 percent; 4-year doctoral, 31 percent versus 19 percent.) However, the proportion of students receiving aid at private for-profit institutions did not vary between fall and nonfall students for any source of aid.

Average Amount of Aid Received by Fall and Nonfall Aid Recipients by Source of Aid

In addition, the average amount of aid that undergraduates received differed for those enrolled in the fall and nonfall terms. As was the case for differences between the proportions of students who received aid, the reasons for these differences may be a function of the characteristics of the students who attended in nonfall terms. Greater proportions of nonfall students attended part time or part year, for example, and therefore would have lower costs of attendance.[30]

In general, fall students received larger average amounts of financial aid than did nonfall students. Specifically, fall students received an average of $3,797 in total financial aid, while nonfall students received an average of $2,861 (table 6.2). Fall students also received larger amounts of federal aid ($3,163 compared with $2,564).

For many students, in particular those who were independent and full time, there were differences between fall and nonfall students in the average amounts of total aid and federal aid awarded, but no differences for state and institutional aid. For example, independent students enrolled in the fall received an average of $3,343 in total aid and $3,259 in federal aid, while independent nonfall students received an average of $2,737 in total aid and $2,773 in federal aid. Also, part-time students enrolled in the fall, for example, received an average federal award of $2,273, while their nonfall counterparts received an average of $1,872.

The patterns were similar across institutional level and control. One exception was in public 2- to 3-year institutions where the average amount of federal and state aid received by students did not vary; in contrast, the average amount of institutional aid did, with fall students receiving $696 compared with $1,761 for nonfall students.

Fall and Nonfall Students Receiving Title IV Aid

As mentioned in the previous chapter, the largest component of federal financial aid comes from the Title IV programs, administered by the Department of Education. Awards under all of these programs are based upon the student's financial need. For example, the amount of a Pell grant awarded to students who have been determined to be eligible is based upon a formula. A Stafford loan is awarded to needy students without an institutional constraint on the availability of funds. On the other hand, the SEOG, CWS, and Perkins programs, called collectively the campus-based programs, allocate funds to the institutions, and then the institutions award them to students.

Institutions can award funds from the campus-based programs to needy students according to their own criteria. Whether or not students receive SEOG, CWS, and Perkins aid depends upon when and where they are enrolled. Table 6.3 shows the proportions of fall and nonfall students who received Title IV financial aid. About 30 percent of fall students received Title IV aid, compared with 26 percent of nonfall students. There were differences in the proportions of students who received SEOG (5 percent compared with 3 percent), CWS (6 percent compared with 1 percent), Perkins (5 percent compared with 2 percent) and Stafford loans (17 percent compared with 12 percent), but similar proportions of fall and nonfall students received Pell grants.

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[30] See Horn and Khazzoom, *Profile of Undergraduates in U.S. Postsecondary Institutions: 1989-90.*

Table 6.2—Average amount of aid to undergraduates receiving aid, by source of aid and student and institutional characteristics: Fall and nonfall 1989

	Any aid		Federal aid		State		Institution	
	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall
Total	$3,797	$2,861	$3,163	$2,564	$1,353	$1,053	$2,148	$1,362
Attendance status								
Full-time	4,335	3,303	3,336	2,882	1,426	1,069	2,343	1,293
Part-time	1,962	2,224	2,273	1,872	853	839	933	1,414
Dependency status								
Dependent	4,222	3,209	3,071	2,165	1,484	840	2,565	1,720
Independent	3,343	2,737	3,259	2,773	1,170	1,161	1,319	1,137
Gender								
Male	3,936	2,723	3,238	2,624	1,395	931	2,416	1,421
Female	3,686	2,869	3,087	2,402	1,331	927	1,957	1,334
Dependent student income								
Less than $10,000	4,600	2,993	3,124	2,002	1,524	903	2,194	1,253
$10,000–19,999	4,696	2,868	3,286	2,190	1,564	712	2,380	1,066
$20,000–29,999	4,259	2,719	3,026	2,209	1,352	1,057	2,436	908
$30,000–39,999	3,990	4,824	2,900	1,962	1,378	669	2,628	4,284
$40,000–49,999	3,945	3,593	2,909	2,791	1,493	617	2,683	2,217
$50,000–59,999	3,909	2,781	3,014	2,439	1,675	1,031	2,643	1,608
$60,000–69,999	3,790	4,753	3,087	3,463	1,528	948	2,788	2,859
$70,000 or more	3,861	2,845	3,156	2,311	1,585	1,357	3,176	1,980
Independent student income								
Less than $5,000	4,165	3,489	3,470	2,940	1,193	1,221	1,535	1,334
$5,000–9,999	3,773	3,167	3,305	2,696	1,111	1,430	1,262	1,038
$10,000–19,999	3,154	2,577	3,120	2,706	1,236	981	1,173	904
$20,000–29,999	2,690	2,229	2,984	2,550	1,097	1,212	1,094	1,530
$30,000–49,999	2,184	1,885	2,957	2,772	1,226	816	1,231	811
$50,000 or more	1,710	1,366	2,818	3,059	1,029	1,041	1,593	415
Undergraduate level								
First year	3,359	2,952	2,934	2,721	1,290	1,155	1,840	1,453
Second year	3,578	2,594	2,930	2,029	1,239	998	2,112	1,313
Third year	4,633	2,841	3,591	2,377	1,542	719	2,608	1,190
Fourth year	4,642	2,713	3,790	2,366	1,504	652	2,524	956
Race–ethnicity								
Native American	4,300	2,293	3,528	2,071	1,361	937	2,559	248
Asian	4,518	3,743	3,247	2,569	1,430	1,091	2,728	1,614
Black, non-Hispanic	3,952	3,239	3,081	2,947	1,267	1,163	2,203	1,242
Hispanic	3,959	2,782	3,134	2,377	1,456	1,151	2,023	1,178
White, non-Hispanic	3,706	2,744	3,177	2,517	1,351	979	2,112	1,474

Table 6.2—Average amount of aid to undergraduates receiving aid, by source of aid and student and institutional characteristics: Fall and nonfall 1989—Continued

	Any aid		Federal aid		State		Institution	
	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall
Residence								
On campus	$5,437	$2,897	$3,549	$2,191	$1,714	$1,058	$3,193	$1,281
Off campus	3,395	2,659	3,257	2,734	1,213	1,069	1,559	1,200
With parents	2,896	3,294	2,524	2,329	1,205	1,023	1,299	1,633
Age								
15–23 years	4,164	3,239	3,109	2,300	1,445	825	2,466	1,627
24–29 years	3,631	3,153	3,375	2,550	1,226	1,166	1,295	1,145
30 year or older	2,804	1,705	3,106	2,545	1,096	945	1,054	790
Institution level and control								
Public								
Less-than-2-year	1,887	1,709	2,297	1,809	1,150	1,430	1,171	3,771
2- to 3-year	1,843	2,467	1,899	1,664	702	767	686	1,761
4-year non-doctoral	3,112	2,204	2,859	1,686	1,190	717	1,185	1,220
4-year doctoral	3,740	2,335	3,313	2,000	1,314	813	1,771	722
Private								
Less-than-2-year	4,769	2,612	4,335	2,649	2,192	2,249	1,307	1,318
2- to 3-year	3,948	1,973	3,034	1,903	1,727	886	1,486	844
4-year non-doctoral	5,667	2,310	3,842	2,225	1,860	753	2,748	918
4-year doctoral	7,444	3,411	4,320	2,588	2,182	689	4,733	1,620
Private for-profit	4,309	3,741	3,858	3,343	1,916	2,031	1,364	1,378

NOTE: Puerto Rico students are included in this table.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1990.

Table 6.3—Percentage of all undergraduates receiving Title IV aid, by Title IV program and student and institutional characteristics: Fall and nonfall 1989

	Title IV		Pell		SEOG		CWS		Perkins		Stafford	
	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall
Total	29.7	25.6	20.5	20.1	5.2	2.6	5.8	1.3	4.8	2.3	17.0	11.6
Attendance status												
Full-time	41.5	52.5	28.3	41.7	7.8	6.3	9.2	3.2	7.5	5.0	24.8	26.8
Part-time	12.3	10.3	9.2	7.6	1.5	0.7	1.0	0.4	0.9	0.7	5.5	3.9
Dependency status												
Dependent	29.5	24.9	17.5	18.9	5.2	2.6	8.2	2.2	6.2	2.8	17.2	8.8
Independent	30.0	26.4	23.8	21.1	5.3	2.7	3.4	0.8	3.4	2.0	16.8	13.3
Gender												
Male	27.0	16.9	17.6	13.2	4.4	1.7	5.3	0.8	4.8	1.8	16.5	6.9
Female	31.0	25.7	22.1	19.9	5.8	2.6	6.3	1.6	4.9	2.7	16.8	11.1
Dependent student income												
Less than $10,000	66.2	60.8	61.5	56.5	15.9	6.9	16.9	4.9	11.8	6.0	28.8	13.7
$10,000–19,999	48.2	38.6	39.5	33.8	11.4	5.4	13.1	4.4	10.6	4.7	26.3	12.5
$20,000–29,999	39.9	27.9	25.3	19.4	7.5	2.7	12.3	2.3	10.1	2.5	24.4	14.2
$30,000–39,999	27.7	18.0	10.9	9.2	4.2	0.8	8.2	2.1	7.1	3.8	19.1	10.1
$40,000–49,999	22.1	11.4	3.8	2.6	1.7	1.1	6.1	0.5	4.3	0.5	15.8	6.6
$50,000–59,999	17.5	9.9	1.8	2.2	1.1	0.0	5.1	0.0	3.0	1.4	11.8	1.4
$60,000–69,999	11.1	3.9	0.6	0.7	0.6	0.0	2.8	0.6	1.7	0.6	7.5	2.4
$70,000 or more	6.3	2.5	0.7	0.2	0.3	0.0	1.3	0.1	0.8	0.3	4.0	1.3
Independent student income												
Less than $5,000	56.8	54.7	51.7	48.5	11.6	6.8	8.3	2.0	6.1	3.1	29.5	27.4
$5,000–9,999	45.6	40.8	40.5	36.0	7.6	4.4	4.8	1.0	5.4	4.3	25.2	21.0
$10,000–19,999	28.2	24.8	19.0	18.0	4.7	2.1	2.8	0.7	3.2	1.9	16.8	12.2
$20,000–29,999	19.0	16.9	13.4	11.2	3.8	1.2	1.8	0.8	2.4	1.7	11.2	7.5
$30,000–49,999	10.1	4.9	4.0	2.0	0.8	0.2	0.7	0.0	1.3	0.1	7.0	3.3
$50,000 or more	4.4	4.8	2.4	1.4	0.2	0.0	0.1	0.0	0.2	0.0	2.1	3.4
Undergraduate level												
First year	28.7	28.3	20.3	21.8	4.6	2.9	4.7	1.0	3.6	2.0	15.4	14.3
Second year	28.8	20.9	20.5	17.8	5.4	1.8	6.2	1.5	4.9	2.8	15.3	6.6
Third year	33.4	21.9	21.4	16.3	6.2	2.3	8.0	1.8	7.1	2.6	21.5	8.1
Fourth year	31.5	20.0	20.6	16.1	6.4	2.7	7.2	3.0	6.8	3.2	21.2	6.1
Race–ethnicity												
Native American	30.6	44.2	25.7	40.2	7.5	4.1	6.3	0.0	2.9	2.5	12.8	12.9
Asian	26.0	22.5	19.5	17.5	6.3	1.9	7.1	1.1	5.1	1.9	11.1	10.1
Black, non-Hispanic	50.8	45.0	41.8	33.8	10.0	5.5	9.7	1.0	5.1	4.7	25.0	25.3
Hispanic	35.8	46.3	28.2	41.9	6.4	5.1	6.0	4.3	4.7	3.8	17.8	12.1
White, non-Hispanic	26.7	18.2	17.2	13.4	4.4	1.6	5.3	0.8	4.8	1.6	16.4	9.3

Table 6.3—Percentage of all undergraduates receiving Title IV aid, by Title IV program and student and institutional characteristics: Fall and nonfall 1989—Continued

	Title IV		Pell		SEOG		CWS		Perkins		Stafford	
	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall
Residence												
On campus	41.3	36.0	22.6	25.1	9.6	4.8	16.3	5.4	11.8	5.4	26.6	15.1
Off campus	28.3	23.6	20.9	18.7	4.8	2.5	3.9	0.9	3.9	2.0	16.6	11.8
With parents	24.8	28.4	18.4	22.3	3.2	2.5	2.8	1.6	2.1	2.5	11.3	10.7
Age												
15–23 years	31.6	24.7	20.0	19.1	5.5	2.4	7.9	1.9	6.1	2.6	18.3	9.8
24–29 years	33.4	23.6	26.2	19.0	5.8	1.8	3.5	1.1	4.2	2.6	19.9	10.1
30 years or older	21.5	13.3	17.1	10.8	4.1	1.4	2.3	0.4	2.1	1.0	11.1	5.5
Institution level and control												
Public												
Less-than-2-year	24.0	10.1	19.2	5.0	1.1	0.0	0.9	0.5	0.3	0.0	10.6	3.9
2- to 3-year	16.1	11.1	14.1	9.1	2.6	0.4	2.3	0.5	0.7	0.8	4.1	3.0
4-year non-doctoral	31.0	20.9	22.8	16.6	6.2	1.0	6.3	1.5	5.6	1.7	15.2	7.5
4-year doctoral	31.0	19.3	20.5	15.1	5.2	1.8	6.1	1.9	6.7	2.7	19.1	7.4
Private												
Less-than-2-year	54.9	23.5	38.2	21.5	9.1	5.8	12.4	3.2	2.0	0.0	34.3	1.8
2- to 3-year	43.5	30.1	29.0	26.2	7.9	2.2	8.9	3.3	5.4	2.5	26.5	7.4
4-year non-doctoral	43.7	39.0	23.7	34.5	10.3	6.1	16.2	6.3	11.8	4.7	31.7	8.6
4-year doctoral	38.2	35.7	18.1	29.0	8.5	6.5	15.4	6.9	12.1	8.5	28.3	10.6
Private for-profit	77.7	70.3	51.7	52.3	9.3	8.7	1.3	0.4	5.8	5.4	62.6	44.7

NOTE: The sum of the percentages for the five individual Title IV programs are greater than the percentage for all of Title IV due to students receiving awards from more than one Title IV program. Puerto Rico students are included in this table.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1990.

The differences in the proportions of fall and nonfall students receiving Title IV aid were not consistent across student characteristics. For example, there were no differences in the proportions of students receiving either any Title IV aid or Pell grants by dependency status, but differences did occur by attendance status. Among full-time students, the proportions receiving any Title IV aid or a Pell grant were smaller for fall students (42 percent and 28 percent, respectively) than for nonfall students (53 percent and 42 percent, respectively). The proportions of independent fall and nonfall students with annual incomes of less than $5,000 receiving Title IV aid, Pell grants, or Stafford loans did not vary, which also held for independent students with incomes of $50,000 or more.

The pattern of differences in the receipt of Title IV aid varied considerably across institutional level and control categories. For example, the proportion of fall students at public 2- to 3-year institutions receiving a Pell grant was greater than that for nonfall students (14 percent compared with 9 percent).

Average Amount of Title IV Aid Received by Fall and Nonfall Aid Recipients

Similar to the situation that existed for all aid, fall and nonfall students received different average amounts of Title IV aid for several reasons. If students who attended in the nonfall terms had varying degrees of financial need, then the average amount of aid they received could also differ. Moreover, due to the ways in which institutions award aid to nonfall students, the average amounts of SEOG, CWS, and Perkins could be affected.

Table 6.4 shows the average amounts of Title IV aid awarded to fall and nonfall students. On average, fall students received $3,144 of Title IV aid, compared with $2,525 for nonfall students. Fall students also received higher average amounts of Pell grants ($1,461 compared with $1,343). SEOG awards ($678 compared with $388), and CWS awards ($1,283 compared with $1,231). No differences were found between fall and nonfall students in the average amount of either Stafford or Perkins loans they received.

For some student characteristics, the overall pattern held, but for others, such as attendance and dependency status, the pattern changed. The average amount of Stafford loan that full-time fall students received was $2,355, compared with $2,240 for nonfall students. Likewise, for dependent students with an annual family income of less than $10,000, the average amount of Perkins loans that fall students received was $1,175, compared with $785 for nonfall students.

Summary

Many factors contribute to the differences in the proportions of fall and nonfall students who received financial aid and the average amounts they received. First, the characteristics of students enrolled in the fall and in the nonfall terms differ, and these characteristics may affect whether or not they receive financial aid and the amount they actually receive. Second, there may be differences in the ways institutions award aid to students enrolled in the fall compared with those enrolled in the nonfall.

Table 6.4—Average amount of Title IV aid received by Title IV recipients, by Title IV program and student and institutional characteristics: Fall and nonfall 1989

	Title IV		Pell		SEOG		CWS		Perkins		Stafford	
	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall
Total	$3,144	$2,525	$1,461	$1,343	$678	$388	$1,283	$696	$1,231	$1,166	$2,335	$2,226
Attendance status												
Full-time	3,316	2,821	1,527	1,445	702	406	1,274	698	1,242	1,174	2,355	2,240
Part-time	2,250	1,883	1,137	1,054	470	294	1,366	679	1,023	981	2,207	2,022
Dependency status												
Dependent	3,057	2,132	1,383	1,344	783	340	1,203	620	1,209	928	2,241	1,944
Independent	3,234	2,728	1,521	1,341	568	414	1,487	807	1,274	1,313	2,438	2,330
Gender												
Male	3,228	2,533	1,471	1,263	723	308	1,267	670	1,228	1,252	2,352	2,320
Female	3,061	2,384	1,447	1,387	653	422	1,294	686	1,230	1,072	2,318	2,146
Dependent student income												
Less than $10,000	3,098	1,970	1,586	1,449	774	348	1,222	585	1,175	785	2,174	1,985
$10,000-19,999	3,291	2,190	1,514	1,365	808	298	1,238	688	1,254	983	2,248	2,012
$20,000-29,999	3,000	2,153	1,146	1,112	774	459	1,220	557	1,193	1,223	2,265	1,911
$30,000-39,999	2,889	1,952	952	987	750	152	1,184	664	1,154	978	2,215	1,700
$40,000-49,999	2,898	2,877	798	1,337	804	368	1,149	436	1,248	1,228	2,227	11,000
$50,000-59,999	3,010	2,523	775	1,407	892	—	1,134	—	1,259	512	2,296	1,693
$60,000-69,999	3,070	3,074	1,208	1,266	813	—	1,131	600	1,418	1,500	2,289	2,803
$70,000 or more	3,155	2,311	1,133	1,150	798	—	1,261	725	1,330	371	2,473	1,988
Independent student income												
Less than $5,000	3,442	2,911	1,687	1,500	599	437	1,488	1,034	1,263	1,048	2,431	2,325
$5,000-9,999	3,291	2,663	1,512	1,258	576	375	1,543	651	1,237	1,089	2,426	2,310
$10,000-19,999	3,104	2,659	1,470	1,303	506	424	1,516	814	1,336	1,243	2,433	2,358
$20,000-29,999	2,929	2,402	1,106	1,017	510	370	1,397	378	1,218	2,490	2,461	2,467
$30,000-49,999	2,888	2,740	1,063	1,173	810	500	1,209	—	1,366	2,057	2,484	2,106
$50,000 or more	2,908	3,059	1,470	1,389	586	—	1,464	—	1,113	—	2,465	2,214

Table 6.4—Average amount of Title IV aid received by Title IV recipients, by Title IV program and student and institutional characteristics: Fall and nonfall 1989—Continued

	Title IV		Pell		SEOG		CWS		Perkins		Stafford	
	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall	Fall	Non-fall
Undergraduate level												
First year	$2,926	$2,666	$1,401	$1,341	$641	$421	$1,185	$783	$1,188	$1,413	$2,185	$2,222
Second year	2,900	2,030	1,436	1,306	650	261	1,316	563	1,220	789	2,103	2,106
Third year	3,572	2,355	1,581	1,370	805	358	1,375	680	1,279	997	2,543	2,315
Fourth year	3,748	2,328	1,576	1,419	701	311	1,350	645	1,280	793	2,760	2,528
Race-ethnicity												
Native American	3,150	2,240	1,625	904	728	278	1,220	—	1,342	1,526	2,390	2,251
Asian	3,175	2,603	1,573	1,262	735	396	1,500	916	1,273	1,508	2,423	2,420
Black, non-Hispanic	3,069	2,909	1,514	1,404	748	392	1,383	1,312	1,157	1,227	2,254	2,389
Hispanic	3,094	2,343	1,493	1,611	686	397	1,412	540	1,181	895	2,367	2,389
White, non-Hispanic	3,166	2,460	1,430	1,167	651	382	1,230	720	1,242	1,238	2,344	2,097
Residence												
On campus	3,528	2,182	1,537	1,264	898	306	1,169	741	1,217	778	2,285	1,619
Off campus	3,235	2,686	1,483	1,324	591	447	1,427	827	1,291	1,441	2,419	2,284
With parents	2,509	2,301	1,349	1,386	496	288	1,337	527	1,067	824	2,170	2,199
Age												
15-23 years	3,095	2,276	1,433	1,359	749	342	1,223	665	1,211	1,018	2,260	2,049
24-29 years	3,366	2,532	1,567	1,267	542	305	1,517	671	1,279	1,462	2,464	2,370
30 years or older	3,062	2,561	1,421	1,341	570	499	1,589	815	1,324	1,360	2,478	2,257
Institution level and control												
Public												
Less-than-2-year	2,292	1,784	1,294	693	396	—	872	385	2,905	—	2,180	2,464
2- to 3-year	1,882	1,647	1,236	1,032	427	578	1,316	905	1,071	1,326	1,948	2,085
4-year non-doctoral	2,848	1,657	1,525	1,095	634	337	1,206	604	1,095	734	2,142	1,756
4-year doctoral	3,283	1,976	1,571	1,097	658	389	1,428	797	1,130	862	2,273	1,849

Table 6.4—Average amount of Title IV aid received by Title IV recipients, by Title IV program and student and institutional characteristics: Fall and nonfall 1989—Continued

	Title IV		Pell		SEOG		CWS		Perkins		Stafford	
	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall	Fall	Nonfall
Private, not-for-profit												
Less-than-2-year	$4,040	$2,033	$1,467	$1,828	$662	$283	$773	$567	$1,000	—	$2,491	$2,625
2- to 3-year	3,023	1,888	1,448	1,405	692	373	992	702	1,347	933	2,146	1,858
4-year non-doctoral	3,823	2,214	1,514	1,685	806	316	1,108	503	1,310	685	2,583	2,173
4-year doctoral	4,279	2,555	1,615	1,730	1,285	309	1,432	571	1,442	908	2,729	2,184
Private for-profit	3,833	3,267	1,562	1,470	482	396	2,050	1,294	1,378	1,477	2,325	2,340

— Sample too small for reliable estimate

NOTE: Puerto Rico students are included in this table.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1990.

Appendix A

Glossary

This glossary describes the variables used in this report, most of which were derived by NCES from either the NPSAS:87 or NPSAS:90 surveys. In a few instances, MPR Associates was also able to derive variables either by using information from several variables or aggregating categories based on the original data. These variables are labeled "MPR-derived." A brief description of how they were derived is included in the description of the variable. In this glossary, variables are listed in order of their appearance in the tables, with row variables first, followed by column variables.

Age	Student's age as of 12/31/86 for the 1986–87 academic year and as of 12/31/89 for the 1989-90 academic year.
Attendance status	
Full time	Student was enrolled full time according to the institution's definition.
Part time	Student was enrolled part time according to the institution's definition.
Citizenship	
U.S. citizen	Student was a U.S. citizen.
Eligible noncitizen	Student was not a citizen of the United States but satisfied the requirements to be eligible for federal financial aid. An example of an eligible noncitizen would be a person with permanent residence status.
Other	Student was not a citizen of the United States and was not eligible for federal financial aid.
Costs	
Total cost of attendance	Sum of expenses for tuition and fees, food and housing, books and supplies, and other expenses. Food, housing and other expenses included in the cost of attendance are associated with the costs of living. However, all of these costs are included in the CM and Pell budgets, so for comparability purposes, all of these costs are included in the total cost of attendance.
Tuition and fees	Amount of money charged to students for instructional services (tuition) and additional services that the tuition charge does not cover (fees). (TUITCOST)
Food and housing	Student-reported expenses for rent or mortgage, utilities, and food. (ROOMCOST + OTHRMCOST)
Books and supplies	Student-reported expenses for books, supplies, computers, and microscopes. (BOOKCOST)

Dependency status

For financial aid purposes, a student is classified as dependent on his or her parents or guardians for financial support unless the definition of an independent student is met. Between 1987 and 1990, the definition of an independent student changed.

In the 1986–87 academic year, a student was determined to be independent if he or she: 1) was not claimed on parent's income tax return in the past 3 years; 2) received less than $750 in financial support in the past 3 years; or 3) had not lived with parents for a total of 6 weeks or more during the past 3 years. For the 1989-90 academic year, a student was considered financially independent if he or she: 1) was 24 years old by December 31 of the academic year; 2) was a veteran of the U.S. Armed Forces; 3) was a ward of the court or both parents were dead; 4) had legal dependents other than a spouse; 5) was married or a graduate student and was not claimed as an income tax exemption for the calendar year; or 6) the student was a single undergraduate student and was not claimed as an income tax exemption on his or her parent's income tax return for the past 3 years and had shown self-sufficiency for the past 2 years.

Eligibility

Part of the eligibility requirements for receiving federal financial aid is that a student must be either a U.S. citizen or an eligible noncitizen, and attend at least one-half time. For the purposes of this report, these criteria are used to determine eligibility for financial aid.

Field of study

In both surveys, field of study was coded by a 2 digit Classification of Instructional Programs (CIP) code (in 1987 using the derived variable MAJCAT and in 1990 using the derived variable MAJRCODE). To reduce the number of categories, MPR collapsed the categories by combining CIP codes as follows:

Business/ marketing	Business and management; business (administrative support); marketing and distribution; legal assisting.
Health	Allied health; health sciences and nursing.
Technical/ engineering	Computer sciences; engineering; engineering and related technologies; science technologies; architecture and environmental design.
Education/public	Education; library sciences; military sciences; park services and recreation; protective services.
Science/math	Life sciences; mathematics; physical sciences.
Social science/ letters	Psychology; public affairs; social sciences; humanities/fine arts; foreign languages; letters; philosophy and religion; theology; area and ethnic studies; visual and performing arts.

General studies	Liberal/general studies; basic skills.

Financial aid

Any aid	Student received financial assistance—grants, loans, or work—from sources other than family or self to help finance his or her education.
Federal	Student financial aid for which the source of origin is the Federal government. Most federal aid programs are administered by the Department of Education.
State	Student financial aid for which the source of origin is a State agency. This aid can either be provided by, funded by, or administered by a State agency.
Institutional	Student financial aid whose source of origin is the postsecondary institution. This aid is provided or funded by the institution.
Other	Non-federal, non-state, and noninstitutional sources of student financial aid. This includes aid provided by corporations, employers, unions, foundations, fraternal organizations, community organizations, and other sources.
Financial need	Financial need for financial aid purposes is the difference between the total costs of attendance and the amount of resources available to the student. If the student is a dependent student, the financial resources of the parents are included, but if the student is independent, the resources of the parents are not included.
Need-based aid	Financial aid awarded to students based on the financial need of the student. Federal financial aid is need-based aid.
Merit-based aid	Financial aid awarded to students based on the academic merit of the student rather that on financial need. Some financial aid has both merit and need requirements.

Housing status

On-campus housing	Institution-owned living quarters for students. These are typically on-campus or off-campus dormitories, residence halls, or other facilities.
Off-campus	Students living in their own or a shared off-campus residence, not with their parents, guardians, or other relatives.
With parents	Students living off campus with their parents, guardians, or other relatives.

Income	For the 1986–87 academic year, 1985 income was used. For the 1989-90 academic year, 1988 income was used. No attempt was made to convert the value of one year's income into another. The nominal value for each year's income was used.
Dependent students	Family adjusted gross income.
Independent students	Student and spouse adjusted gross income.
Institution control	
Public	A postsecondary educational institution operated by publicly elected or appointed school officials in which the program and activities are under the control of these officials and which is supported primarily by public funds.
Private not-for-profit	A postsecondary educational institution that is controlled by an independent governing board and incorporated under Section 501(c)(3) of the Internal Revenue Code.
Private for-profit	A postsecondary educational institution that is privately owned and operated as a profit-making enterprise. Includes career colleges and proprietary institutions.
Institution level	
Less-than-2-year	An institution whose normal program of study is less than 2 years in duration.
2- to 3-year	An institution whose program of study results in an award, or degree below the baccalaureate level and is at least 2 years but less than 4 years in duration. These would include many community and junior colleges.
4-year non-doctoral	An institution or subsidiary element that confers at least a baccalaureate or master's degree in one or more programs. (This type of institution cannot award a degree that is higher than a master's degree.)
4-year doctoral	An institution that confers at least a doctoral or first-professional degree in one or more programs.
Postsecondary education	For the purposes of NPSAS, postsecondary education is any program of study that is designed for individuals who have completed their secondary education, is academically, occupationally, or vocationally oriented, has a duration of at least three months, and is more than

correspondence courses. In addition, students are included in NPSAS if they are either enrolled for credit or are in a program of study of at least three months duration that results in a formal award or degree.

Undergraduate	Students who are enrolled in a degree credit program that results in either an associates' degree or a bachelor's degree, or are enrolled in a program that results in a certificate or license or other formal award below the baccalaureate level.
Undergraduate level	The year the student is enrolled in school. For undergraduates, it includes the first through fifth years.

Race-ethnicity

American Indian or Alaskan Native	A person having origins in any of the original peoples of North America and who maintains cultural identification through tribal affiliation or community recognition.
Asian American or Pacific Islander	A person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian Subcontinent, or Pacific Islands. This includes people from China, Japan, Korea, the Philippine Islands, Samoa, India, and Vietnam.
Black, Non-Hispanic	A person having origins in any of the black racial groups of Africa (except those of Hispanic origin).
Hispanic	A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
White, Non-Hispanic	A person having origins in any of the original peoples of Europe, North Africa, or the Middle East (except those of Hispanic origin).

Residence

On-campus	Institution-owned living quarters for students, which are typically on-campus or off-campus dormitories, residence halls, or other facilities.
Off-campus	Students living in their own or a shared off-campus residence, with their parents, guardians, or other relatives.
With parents	Students living off campus with their parents, guardians, or other relatives.

Title IV aid	The major federal financial aid programs administered by the U.S. Department of Education are collectively known as the Title IV programs because they are authorized under Title IV of the Higher Education Act of 1965, as amended. The major Title IV programs are listed below.
Pell grant	Grants awarded to needy undergraduate students. The program is operated centrally, and awards do not depend upon attendance at a particular institution. The amount of the grant is determined by a formula that uses measures of the income and assets of students' families compared with an institutional budget. The grant program was begun in 1973.
Stafford loan	Long-term, low-interest loans administered by the federal government. Students borrow money for education expenses directly from banks and other lending institutions. The loans are guaranteed by the federal government. The loan program is authorized by the Higher Education Act of 1965, as amended, Title IV-B; 20 U.S.C. 1071 *et seq.*, and was formerly known as the Guaranteed Student Loan (GSL) program.
Supplemental	Grants awarded to exceptionally needy students. Supplemental Educational Opportunity Grants (SEOG) are awarded by financial aid administrators at institutions. Funds are initially allocated to specific institutions by the federal government based on a formula. Formerly known as the Educational Opportunity Grant program.
Perkins loan	Long-term, low-interest loans administered to exceptionally needy students through the institution by the financial aid administrator. Loans are repaid to the institution into a revolving fund for future loans. Formerly known as the National Direct Student Loan (NDSL) program.
College Work-Study	Subsidizes wages for part-time student employment for needy students. College Work-Study (CWS) funds are administered by the institution's financial aid administrator. Employment can be either on or off campus and must pay at least the federal minimum wage.
Type of aid	
Grant	A type of student financial aid that does not require repayment or employment. It is usually (but not always) awarded on the basis of need, possibly combined with some skills or characteristics the student possesses.

Loan	A type of student financial aid that advances funds and that is evidenced by a promissory note requiring the recipient to repay the specified amount(s) under prescribed conditions.
Work study	A program that provides partial reimbursement of wages paid to students. It may be sponsored by the federal or state government or the institution. These programs are used infrequently for graduate students.

Appendix B

Technical Notes and Methodology

The need for a nationally representative database on postsecondary student financial aid prompted the U.S. Department of Education to conduct the 1986–87 National Postsecondary Student Aid Study (NPSAS:87). To meet these data needs, the NPSAS sample was designed to include students enrolled in all types of postsecondary education. Thus, it included students enrolled in public institutions, private not-for-profit institutions, and private for-profit institutions. The sample included students at 4-year and 2-year institutions, as well as students enrolled in occupationally specific programs of less than 2 years' duration.

1986–87 NPSAS Survey

The original sample for the 1986–87 NPSAS data collection consisted of 1,353 postsecondary institutions stratified according to the highest course offering level (that is, 4-year Ph.D.-granting, 4-year non-Ph.D.-granting, 2-year, or less-than-2-year) and institutional control (that is, public, private not-for-profit, and private for-profit). The final institutional sample was reduced to 1,074 after some institutions were found to be ineligible and others refused to participate. The institutional response rate, weighted by the probability of selection and enrollment, was about 95 percent.[31]

A stratified sample of close to 60,000 students was then drawn from the October 1986 records of institutions in the institutional sample. For each student in the sample, efforts were made to collect registration and financial aid records from the institution. All student record information collected in the fall semester was updated during the spring of 1987. This information was supplemented by mail and telephone survey information collected directly from the students during the spring of 1987. In total, the 1986–87 NPSAS record and student questionnaire file contains information on 44,176 students (35,544 undergraduates and 8,632 other). The overall response rate for students was 67 percent.

Readers should note that the 1986–87 NPSAS data file is not representative of all students enrolled during the 1986–87 academic year. Rather, the survey sample represents all postsecondary students enrolled on October 15, 1986. Thus, students who were enrolled in short-term courses that were not in session on this date and students who enrolled for the first time in the second semester or quarter of the 1986–87 academic year were not included.

A questionnaire was mailed to the parents or guardians of a subsample of students chosen to participate in the 1986–87 NPSAS data collection. Other parents were contacted by telephone and interviewed. The primary purpose of this mail and telephone survey was to obtain detailed information on the family and economic characteristics of dependent students who did not receive financial aid. In keeping with this purpose, parents of financially independent students who were over 25 years of age were omitted from the supplement. Questionnaires were sent to or telephone interviews were conducted with the parents or guardians of 27,415 students. Of these individuals, 13,423 responded. Some of the parent nonresponse, however, was due to incomplete address information, which meant that not all parents could be contacted.

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[31] The response rate for the less-than-4-year institutional strata ranged from 73 percent for less-than-2-year public institutions to 97 percent for the for-profit 2-year institutions. See U.S. Department of Education, National Center for Education Statistics, *Methodology Report* for the *National Postsecondary Student Aid Study, 1987*, NCES 90-309 (Washington, D.C.: March 1990).

For more information on the NPSAS:87 survey, consult *Methodology Report for the National Postsecondary Student Aid Study, 1987* (Longitudinal Studies Branch, Postsecondary Education Statistics Division, Washington, D.C.: National Center for Education Statistics, U.S. Department of Education, NCES 90-309, March 1990) and the *National Postsecondary Student Aid Study Updated Record and Student Questionnaire (1987) Data File User's Manual* (Longitudinal Studies Branch, Postsecondary Education Statistics Division, Washington, D.C.: National Center for Education Statistics, U.S. Department of Education, March 1989).

The 1989-90 NPSAS Survey

The sample for the NPSAS:87 data collection consisted of students enrolled in the fall of 1986. The sample for the 1989-90 NPSAS (NPSAS:90), on the other hand, consisted of students enrolled in postsecondary education throughout the 1989-90 academic year.

NPSAS:90 included a stratified sample of approximately 69,000 eligible students (about 23,000 of whom were graduates and first professionals) from about 1,100 institutions. For each student in the sample, efforts were made to collect registration and financial aid records from the institution. Information on graduate/first-professional students was collected from their departments. Institutional records were collected on paper forms while both the student and parent questionnaires were administered by Computer Assisted Telephone Interview (CATI). The overall response rate for the institutional data collection was 91 percent and 77 percent for the student interview, with an overall student response rate of 70 percent.

For more information on the NPSAS survey, consult *Methodology Report for the 1990 National Postsecondary Student Aid Study* (Longitudinal Studies Branch, Postsecondary Education Statistics Division, Washington, D.C.: National Center for Education Statistics, U.S. Department of Education, NCES 92-080, June 1992).

Accuracy of Estimates

The statistics in this report are estimates derived from a sample. Two broad categories of error occur in such estimates: sampling and nonsampling errors. Sampling errors happen because observations are made only on samples of students, not on entire populations. Nonsampling errors occur not only in sample surveys but also in complete censuses of entire populations.

Nonsampling errors can be attributed to a number of sources: inability to obtain complete information about all students in all institutions in the sample (some students or institutions refused to participate, or students participated but answered only certain items); ambiguous definitions; differences in interpreting questions; inability or unwillingness to give correct information; mistakes in recording or coding data; and other errors of collecting, processing, sampling, and estimating missing data.

The accuracy of a survey result is determined by the effect of sampling and nonsampling errors. In surveys with sample sizes as large as those in the NPSAS:90 Survey, sampling errors generally are not the primary concern, except where separate estimates are made for relatively small subpopulations such as Asian-Americans or Native Americans. In this report, small sample sizes were not usually a problem.

Table B.1 shows the weighted totals for each of the row variables.

Table B.1—Weighted Ns for row variables from the fall 1987 and fall 1989 NPSAS surveys

	Weighted N (1,000s)	
Row variable	1987	Fall 1990
Total	11,184	12,466
Gender		
Male	5,011	5,530
Female	6,174	6,936
Race–ethnicity		
American Indian	106	101
Asian	572	617
Black, non-Hispanic	1,047	1,197
Hispanic	759	839
White, non-Hispanic	8,699	9,712
Age		
23 years or younger	6,753	7,497
24–29 years	1,880	1,901
30 years or older	2,549	3,032
Attendance status		
Full-time	6,959	7,324
Part-time	4,226	4,650
Dependency status		
Dependent	7,047	6,433
Independent	4,138	6,021
Housing status		
On campus	2,215	2,291
Off campus	5,633	6,763
With parents	3,337	3,412

Table B.1—Weighted Ns for row variables from the fall 1987 and fall 1989 NPSAS surveys—Continued

Dependent student family income		
Less than $10,000	758	748
$10,000-$19,999	1,013	679
$20,000-$29,999	1,171	862
$30,000-$39,999	1,253	1,056
$40,000-$49,999	1,046	862
$50,000-$59,999	693	664
$60,000-$69,999	415	559
$70,000 and over	697	1,003
Independent student income		
Less than $5,000	979	1,086
$5,000-$9,999	549	964
$10,000-$19,999	857	1,482
$20,000-$29,999	689	1,028
$30,000-$49,999	763	1,058
$50,000 and over	291	403
Institution control		
Public	8,558	12,313
Private, not-for-profit	2,026	2,567
Private-for-profit	602	1,391
Level of institution		
Less-than-2-year	524	1,223
2- to 3-year	4,513	7,412
4-year, non-doctoral	2,828	3,831
4-year, doctoral	3,320	3,805
Undergraduate level		
First year	3,804	5,732
Second year	2,892	3,173
Third year	1,796	1,578
Fourth year	1,831	1,795

Although no estimates presented in this report were produced using the Table Generation System (TGS) for undergraduates, the TGS can generate estimates from the 1990 NPSAS. The TGS software enables users to specify and generate their own tables from the NPSAS data. The data within the TGS are encrypted to protect the confidentiality of the more than 45,000 undergraduates. The TGS not only allows the expansion of tables in this report, but also calculates proper standard errors[32] and weighted sample sizes for estimates. If the number of valid cases is too small to produce an estimate, the TGS prints the message "low-N" instead of the estimate.

For more information about the 1990 NPSAS Table Generation System, contact:

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NCES Longitudinal Studies Branch
555 New Jersey Ave NW
Washington D.C., 20208-5652
(202) 219-1367

Table B.2—Selected standard errors for selected undergraduate characteristics from 1987 and fall 1989 NPSAS surveys

	1987	1989
Attendance status		
Full-time	1.17	1.06
Part-time	1.17	1.06
Dependency status		
Dependent	0.84	0.88
Independent	0.84	0.88
Gender		
Male	0.52	0.52
Female	0.52	0.52
Level/degree program		
First year	0.57	0.76
Second year	0.51	0.50
Third year	0.34	0.36
Fourth year	0.48	0.53
Race–ethnicity		
American Indian	0.14	0.09
Asian	0.33	0.33
Black	0.56	0.70
Hispanic	0.53	0.45
White	0.88	0.95

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[32] The NPSAS sample is not a simple random sample and, therefore, simple random sample techniques for estimating sampling error cannot be applied to these data. The TGS takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by the TGS involves approximating the estimator by linear terms of a Taylor series expansion. The procedure is typically referred to as the Taylor series method. Table B.2 presents illustrative standard errors for a table of estimates produced by the NPSAS:90 undergraduate TGS.

Table B.2—Selected standard errors for selected undergraduate characteristics from 1987 and fall 1989 NPSAS surveys—Continued

	1987	1989
Residence		
On campus	0.89	0.76
Off campus	0.82	0.71
With parents	0.68	0.70
Age as of 12/31/89		
16–23 years	0.85	0.85
24–29 years	0.40	0.36
30 years or older	0.59	0.72

Statistical Procedures

Descriptive comparisons in this report were based on **Student's t** statistics. Comparisons based on the estimates of the proportions include the estimates of the probability of a Type I error, or significance level. The significance levels were determined by calculating the **Student's t** values for the differences between each pair of means or proportions and comparing these to published tables of significance levels for two-tailed hypothesis testing.

The two NPSAS surveys, while representative and statistically accurate, were not a simple random sample. Instead, the survey samples were selected using a more complex three-step procedure with stratified samples and differential probabilities of selection at each level. First, postsecondary institutions were initially selected within geographical strata. Once institutions were organized by zip code and state, they were further stratified by control (i.e., public, private not-for-profit, or private for-profit) and offering (less-than-2-year, 2- to 3-year, 4-year non-doctoral-granting, and 4-year doctoral-granting). Sampling rates for students enrolled at different institutions and levels (undergraduate or other) varied, resulting in better data for policy purposes, but at a cost to statistical efficiency.

Simple random sample techniques for the estimation of standard errors frequently underestimate the true standard errors for some estimates. A measure of the magnitude of this underestimation of the true standard errors is the design effect.[33] The design effect is the ratio of the actual variance of the estimate to the variance of the estimate calculated under simple random sample assumptions. When examining standard errors of estimates (the square roots of variances), the square root of the design effect is used. Table B.3 lists the square roots of several design effects (DEFTs) associated with NPSAS data.

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[33] See Leslie Kish, *Survey Sampling* (New York, NY: John Wiley and Sons, 1965).

Table B.3—Selected design effects (square roots) from 1987 and 1990 NPSAS surveys

Institutional characteristic	DEFT 1987	DEFT 1990
All	2.0	5.5
Public	1.7	6.3
Private not-for-profit	2.8	5.0
Private-for-profit	3.7	3.7
Less-than-2-year	1.8	5.3
2- to 3-year	1.1	5.8
4-year non-doctoral granting	1.1	6.1
4-year doctoral-granting	0.9	5.2

As an example, suppose one wishes to estimate the number of all postsecondary undergraduates who obtained federal aid in the fall semester. As shown in Table B.3, the square root of the design effect for the variance of this statistic is 5.5. Therefore, standard errors calculated with simple random sample techniques will underestimate true standard errors by a magnitude of about 2. Statistical tests using standard errors calculated by simple random sampling techniques will therefore be too liberal. To overcome this problem, standard errors for all estimates in this tabulation were calculated using Taylor residual techniques.[34]

Student's t values may be computed for comparisons using these tables' estimates with the following formula:

$$t = P_1 - P_2 \ / \ \mathrm{SQRT} \ (se_1^2 + se_2^2)$$

where P_1 and P_2 are independent estimates to be compared and se_1 and se_2 are their corresponding standard errors.

There are hazards in reporting statistical tests for each comparison. First, the test may make comparisons based on large **t** statistics that appear to merit special attention. This can be misleading, since the magnitude of the **t** statistic is related not only to the observed differences in means or percentages but also to the number of students in the specific categories used for comparison. Hence, a small difference compared across a large number of students would produce a large **t** statistic.

A second hazard in reporting statistical tests for each comparison is that, when making multiple comparisons among categories of an independent variable (for example, different levels of income), the probability of a Type I error for these comparisons taken as a group is larger than the probability for a single comparison. When more than one difference between groups of related characteristics, or "families," are tested for statistical significance, one must apply a standard that assures a level of significance for all of those comparisons taken together.

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[34] For information on the Taylor Series method, see, for example, Eun Sul Lee, Ronald N. Forthofer, and Ronald J. Lorimor, *Analyzing Complex Survey Data* (Newbury Park, CA: Sage Publications, 1989).

Comparisons were made in this report only when $p \leq .05 / k$ for a particular pairwise comparison, where that comparison was one of k tests within a family. This guarantees both that the individual comparison would have $p \leq .05$ and that when k comparisons were made within a family of possible tests, the significance level of the comparisons would sum to $p \leq .05$.[35]

For example, in a comparison of enrollment for males and females, only one comparison is possible (males v. females). In this family, $k = 1$, and the comparison can be evaluated with a **Student's t** test. When students are divided into three racial–ethnic groups and all possible comparisons are made, then $k = 3$, and the significance level of each test must be $p \leq .05/3$, or .0167. In this report, when comparisons are made between three different classifications, then $k = 3$, and the significance level of each test must be $p \leq .05/3$, or .0167, in order to be considered statistically significant.

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[35] The standard that $p \leq .05/k$ for each comparison is more stringent than the criterion that the significance level of the comparisons should sum to $p \leq .05$. For tables showing the t statistic required to ensure that $p \leq .05/k$ for a particular family size and degrees of freedom, see Olive Jean Dunn, "Multiple Comparisons Among Means," *Journal of the American Statistical Association* 56: 52–64.

Appendix C

Supplemental Tables

Table C.1—Percentage of all undergraduates receiving aid, by institution control, and student and institutional characteristics: Fall 1986 and fall 1989

	Public		Private not-for-profit		Private for-profit	
	1986	1989	1986	1989	1986	1989
Total	41.4	36.3	68.1	64.5	85.0	83.6
Attendance status						
Full-time	53.1	48.3	74.2	70.4	86.3	87.0
Part-time	26.0	23.0	45.4	42.9	77.7	70.0
Dependency status						
Dependent	39.7	36.5	69.4	66.1	81.3	77.2
Independent	44.0	36.1	64.1	61.0	88.1	86.7
Gender						
Male	41.1	34.8	67.2	64.0	84.9	79.8
Female	41.5	37.1	68.9	64.8	85.0	84.4
Dependent student income						
Less than $10,000	58.9	70.1	78.1	84.6	89.3	94.4
$10,000–19,999	64.1	51.7	91.9	82.7	94.9	83.0
$20,000–29,999	47.4	45.5	84.3	80.1	85.3	82.5
$30,000–39,999	38.1	36.0	79.6	74.6	77.1	67.0
$40,000–49,999	30.3	31.6	72.4	72.0	67.6	75.1
$50,000–59,999	21.0	26.1	67.1	70.4	53.7	57.2
$60,000–69,999	15.3	17.7	57.0	57.7	25.6	56.9
$70,000 or more	15.9	13.9	31.2	36.1	23.1	28.1
Independent student income						
Less than $5,000	63.8	59.0	77.0	76.1	91.1	92.5
$5,000–9,999	72.4	47.7	88.1	74.1	96.4	91.6
$10,000–19,999	43.2	33.9	69.6	61.7	89.3	85.3
$20,000–29,999	34.8	27.5	58.9	52.0	86.9	79.6
$30,000–49,999	21.6	21.9	45.3	50.6	60.5	72.4
$50,000 or more	17.2	20.4	36.9	44.8	27.2	45.5
Undergraduate level						
First year	43.5	32.5	71.5	63.7	87.2	84.1
Second year	40.7	37.4	71.0	65.3	82.1	81.5
Third year	44.0	42.8	68.6	65.8	77.4	84.0
Fourth year	44.7	41.3	66.9	63.8	73.0	80.5
Race–ethnicity						
Native American	46.4	40.2	70.3	70.7	77.9	94.6
Asian	39.6	30.0	62.8	56.9	88.1	78.0
Black, non-Hispanic	58.6	53.7	83.8	78.3	93.9	90.4
Hispanic	43.2	36.6	73.8	74.3	90.8	89.9
White, non-Hispanic	39.3	34.6	66.6	63.1	80.5	79.9

Table C.1—Percentage of all undergraduates receiving aid, by institution control, and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Public		Private not-for-profit		Private for-profit	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	60.2	52.5	74.6	70.3	86.6	84.9
Off campus	40.3	36.1	59.1	58.5	85.8	85.1
With parents	34.2	29.4	69.2	62.1	83.7	80.8
Age						
15–23 years	44.9	37.9	72.6	66.8	84.2	81.4
24–29 years	39.4	37.7	60.0	60.0	92.2	86.3
30 years and older	34.5	31.5	52.3	55.9	80.6	82.5
Institution level and control						
Public						
Less-than-2-year	55.5	46.8	(*)	(*)	(*)	(*)
2- to 3-year	32.6	28.3	(*)	(*)	(*)	(*)
4-year, non-doctoral	49.7	44.4	(*)	(*)	(*)	(*)
4-year, doctoral	49.5	45.1	(*)	(*)	(*)	(*)
Private not-for-profit						
Less-than-2-year	(*)	(*)	67.6	77.6	(*)	(*)
2- to 3-year	(*)	(*)	68.8	60.3	(*)	(*)
4-year, non-doctoral	(*)	(*)	70.3	67.9	(*)	(*)
4-year, doctoral	(*)	(*)	64.8	59.1	(*)	(*)
Private for-profit	(*)	(*)	(*)	(*)	85.0	83.6

(*) Not applicable.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.2—Percentage of all undergraduates receiving grant aid, by institution control, and student and institutional characteristics: Fall 1986 and fall 1989

	Public		Private not-for-profit		Private for-profit	
	1986	1989	1986	1989	1986	1989
Total	30.3	30.4	55.3	58.2	60.0	64.1
Attendance status						
Full-time	40.3	39.7	62.1	63.4	61.4	67.9
Part-time	17.1	19.9	30.4	38.5	52.7	49.1
Dependency status						
Dependent	27.7	28.4	56.3	59.3	52.7	53.7
Independent	34.4	32.2	52.4	55.5	66.3	69.2
Gender						
Male	29.9	28.8	54.2	57.2	51.8	54.7
Female	30.5	31.2	56.3	58.8	64.3	67.7
Dependent student income						
Less than $10,000	51.3	66.8	73.0	81.5	83.4	88.8
$10,000–19,999	53.3	47.5	83.6	78.4	75.3	72.7
$20,000–29,999	35.9	37.1	73.8	75.0	50.5	56.6
$30,000–39,999	22.7	25.5	65.9	69.4	21.7	30.8
$40,000–49,999	13.2	19.7	55.3	65.2	14.1	24.1
$50,000–59,999	9.5	15.3	46.7	61.6	9.0	15.2
$60,000–69,999	7.0	9.9	38.2	46.2	4.1	17.7
$70,000 or more	8.2	7.9	19.7	27.4	13.5	11.3
Independent student income						
Less than $5,000	57.1	55.5	72.0	73.2	82.1	83.5
$5,000–9,999	61.3	44.2	76.0	68.2	87.9	80.6
$10,000–19,999	31.5	28.3	56.2	54.5	60.5	57.9
$20,000–29,999	21.2	24.7	39.8	46.1	25.9	58.9
$30,000–49,999	14.1	18.0	33.7	44.7	20.5	37.4
$50,000 or more	10.9	18.4	26.9	40.7	8.8	25.1
Undergraduate level						
First year	33.0	27.7	60.0	57.8	60.8	64.2
Second year	31.0	31.9	58.7	58.7	57.1	66.4
Third year	31.9	34.4	55.6	59.8	54.5	45.9
Fourth year	33.0	32.9	53.6	57.1	49.2	48.2
Race–ethnicity						
Native American	37.6	36.0	36.2	67.5	61.0	80.0
Asian	30.8	27.0	50.6	50.4	66.9	52.5
Black, non-Hispanic	48.4	49.0	74.0	74.1	76.6	74.7
Hispanic	32.8	32.3	62.3	66.9	67.7	73.4
White, non-Hispanic	27.8	28.1	53.7	56.5	52.1	58.6

Table C.2—Percentage of all undergraduates receiving grant aid, by institution control, and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Public		Private not-for-profit		Private for-profit	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	44.1	41.2	62.7	64.0	62.1	60.8
Off campus	29.6	30.7	45.5	52.1	62.8	65.6
With parents	24.8	24.8	55.7	55.9	56.2	62.0
Age						
15–23 years	33.0	30.3	59.8	60.1	58.1	59.8
24–29 years	28.7	33.2	45.6	54.6	64.0	67.1
30 years or older	24.8	28.2	40.9	50.5	60.8	65.0
Institution level and control						
Public						
Less-than-2-year	42.9	39.4	(*)	(*)	(*)	(*)
2- to 3-year	24.4	25.1	(*)	(*)	(*)	(*)
4-year, non-doctoral	36.6	36.5	(*)	(*)	(*)	(*)
4-year, doctoral	35.0	35.4	(*)	(*)	(*)	(*)
Private, not-for-profit						
Less-than-2-year	(*)	(*)	55.1	57.8	(*)	(*)
2- to 3-year	(*)	(*)	53.3	52.8	(*)	(*)
4-year, non-doctoral	(*)	(*)	58.6	62.1	(*)	(*)
4-year, doctoral	(*)	(*)	50.9	52.5	(*)	(*)
Private for-profit	(*)	(*)	(*)	(*)	60.0	64.1

(*) Not applicable.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990

Table C.3—Percentage of all undergraduates receiving work aid, by institution control, and student and institutional characteristics: Fall 1986 and fall 1989

	Public		Private not-for-profit		Private for-profit	
	1986	1989	1986	1989	1986	1989
Total	4.6	3.6	14.4	14.9	0.8	1.3
Attendance status						
Full-time	7.1	6.2	17.8	18.7	0.8	1.5
Part-time	1.3	0.7	1.6	1.3	0.4	0.3
Dependency status						
Dependent	4.8	4.8	17.1	19.3	0.8	1.5
Independent	4.3	2.5	6.1	5.9	0.7	1.2
Gender						
Male	4.0	2.8	13.4	14.9	0.8	1.7
Female	5.1	4.3	15.1	14.9	0.8	1.2
Dependent student income						
Less than $10,000	9.3	12.2	21.5	30.2	0.8	1.6
$10,000–19,999	10.5	9.0	27.6	28.7	1.3	0.2
$20,000–29,999	6.5	7.6	27.1	26.9	1.4	2.3
$30,000–39,999	3.5	4.1	20.6	23.6	0.3	1.2
$40,000–49,999	1.7	2.3	15.6	21.5	0.0	1.9
$50,000–59,999	0.9	1.9	11.8	18.5	0.0	1.9
$60,000–69,999	1.0	1.5	8.2	11.1	0.0	0.0
$70,000 or more	0.6	0.3	4.1	5.8	2.4	4.0
Independent student income						
Less than $5,000	9.9	7.2	14.9	14.6	0.8	1.1
$5,000–9,999	9.5	4.1	11.3	10.6	0.7	1.3
$10,000–19,999	2.7	1.7	5.2	4.1	0.7	1.7
$20,000–29,999	0.9	1.0	1.6	2.0	1.0	0.6
$30,000–49,999	0.4	0.4	0.5	1.7	0.0	0.4
$50,000 or more	0.2	0.0	0.0	0.7	0.0	1.5
Undergraduate level						
First year	3.8	2.8	14.9	14.1	0.7	1.0
Second year	4.9	3.7	15.8	17.4	1.4	2.9
Third year	6.0	5.2	14.9	15.1	0.5	0.0
Fourth year	6.6	5.1	15.1	13.6	0.9	2.5
Race–ethnicity						
Native American	7.0	5.1	8.4	18.9	0.0	1.3
Asian	6.1	3.5	16.6	18.2	0.0	0.8
Black, non-Hispanic	9.0	7.4	20.1	17.3	1.4	0.5
Hispanic	5.2	4.5	15.6	16.6	0.2	0.5
White, non-Hispanic	3.9	3.1	13.7	14.3	0.7	1.8

Table C.3—Percentage of all undergraduates receiving work aid, by institution control, and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Public		Private not-for-profit		Private for-profit	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	10.8	9.6	23.9	24.5	7.4	10.3
Off campus	4.0	3.1	5.8	6.9	0.5	1.0
With parents	2.5	2.0	7.0	5.9	0.8	0.6
Age						
15–23 years	5.9	4.8	18.2	18.9	0.9	1.3
24–29 years	3.6	2.8	5.5	5.4	0.8	2.5
30 years or older	2.0	1.7	2.3	2.7	0.4	0.7
Institution level and control						
Public						
Less-than-2-year	3.4	1.0	(*)	(*)	(*)	(*)
2- to 3-year	2.4	1.8	(*)	(*)	(*)	(*)
4-year, non-doctoral	8.1	6.3	(*)	(*)	(*)	(*)
4-year, doctoral	5.8	5.3	(*)	(*)	(*)	(*)
Private, not-for-profit						
Less-than-2-year	(*)	(*)	5.0	4.4	(*)	(*)
2- to 3-year	(*)	(*)	5.7	9.0	(*)	(*)
4-year, non-doctoral	(*)	(*)	16.4	16.3	(*)	(*)
4-year, doctoral	(*)	(*)	13.1	13.9	(*)	(*)
Private for-profit	(*)	(*)	(*)	(*)	0.8	1.3

(*) Not applicable.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.4—Percentage of all undergraduates receiving loan aid, by institution control, and student and institutional characteristics: Fall 1986 and fall 1989

	Public		Private not-for-profit		Private for-profit	
	1986	1989	1986	1989	1986	1989
Total	17.0	13.4	40.1	35.5	70.7	66.3
Attendance status						
Full-time	25.3	21.1	47.0	42.1	71.2	70.1
Part-time	6.1	4.5	14.4	12.2	68.2	52.8
Dependency status						
Dependent	17.1	14.3	42.6	38.4	69.4	61.2
Independent	16.7	12.6	32.8	29.8	71.8	68.7
Gender						
Male	16.8	13.3	40.2	34.8	72.7	62.3
Female	17.1	13.4	40.1	36.0	69.6	66.5
Dependent student income						
Less than $10,000	21.8	26.1	48.2	54.4	75.7	74.4
$10,000–19,999	25.2	22.1	63.0	57.5	80.3	65.1
$20,000–29,999	24.1	20.5	56.7	56.3	74.7	70.2
$30,000–39,999	18.0	15.9	52.7	49.0	69.3	55.1
$40,000–49,999	13.9	11.1	45.0	44.2	55.6	62.1
$50,000–59,999	9.3	9.5	38.5	35.9	42.4	46.5
$60,000–69,999	5.0	4.8	29.3	22.6	21.5	29.3
$70,000 or more	4.1	2.9	10.1	11.5	9.1	12.9
Independent student income						
Less than $5,000	26.9	23.8	46.1	44.6	72.2	70.3
$5,000–9,999	34.1	19.9	60.3	45.0	78.1	73.9
$10,000–19,999	17.2	12.0	38.6	31.6	73.1	70.5
$20,000–29,999	12.4	8.2	28.4	21.6	79.3	66.5
$30,000–49,999	3.1	5.2	10.2	17.8	44.9	51.9
$50,000 or more	0.9	1.1	4.5	9.5	25.2	32.2
Undergraduate level						
First year	15.2	8.8	41.8	33.2	73.8	67.5
Second year	16.0	13.3	44.7	38.1	65.3	58.8
Third year	22.3	20.6	41.2	36.7	60.8	81.2
Fourth year	23.7	22.2	40.0	34.8	63.6	70.8
Race–ethnicity						
Native American	12.0	7.0	32.0	39.8	63.4	64.8
Asian	11.8	8.9	37.3	34.8	76.3	55.2
Black, non-Hispanic	24.2	17.3	51.7	46.4	78.5	73.1
Hispanic	13.9	12.1	41.5	41.6	77.4	68.7
White, non-Hispanic	16.8	13.4	39.2	34.1	66.3	64.0

Table C.4—Percentage of all undergraduates receiving loan aid, by institution control, and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Public		Private not-for-profit		Private for-profit	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	35.0	25.8	49.0	42.0	74.4	64.8
Off campus	16.7	13.8	30.5	29.3	70.0	67.9
With parents	8.9	7.1	36.7	31.2	71.3	63.7
Age						
15–23 years	20.5	14.9	46.0	38.9	72.8	65.8
24–29 years	15.6	16.9	30.0	31.7	78.0	71.5
30 years or older	9.7	7.9	19.5	22.6	60.2	60.6
Institution level and control						
Public						
Less-than-2-year	19.6	11.2	(*)	(*)	(*)	(*)
2- to 3-year	7.7	5.6	(*)	(*)	(*)	(*)
4-year, non-doctoral	24.6	20.1	(*)	(*)	(*)	(*)
4-year, doctoral	26.9	23.6	(*)	(*)	(*)	(*)
Private, not-for-profit						
Less-than-2-year	(*)	(*)	40.4	34.7	(*)	(*)
2- to 3-year	(*)	(*)	35.8	30.5	(*)	(*)
4-year, non-doctoral	(*)	(*)	41.8	36.9	(*)	(*)
4-year, doctoral	(*)	(*)	38.5	34.0	(*)	(*)
Private for-profit	(*)	(*)	(*)	(*)	70.7	66.3

(*) Not applicable.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.5—Percentage of all undergraduates receiving aid, by institution level, and student and institutional characteristics: Fall 1986 and fall 1989

	Less than 2 year		2- to 3-year		4-yr. nondoctoral		4-yr doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	79.5	78.3	33.7	29.1	57.9	53.5	53.0	48.3
Attendance status								
Full-time	83.2	83.3	50.3	45.7	65.7	60.7	57.0	52.3
Part-time	63.0	60.2	23.8	21.1	35.2	33.5	37.3	31.8
Dependency status								
Dependent	76.4	71.3	30.3	26.6	58.3	55.2	50.7	46.3
Independent	82.1	81.4	37.1	30.5	56.9	50.3	60.8	52.8
Gender								
Male	77.7	73.4	33.4	26.0	56.7	52.6	52.3	47.6
Female	80.5	79.5	33.9	30.8	58.9	53.9	53.7	48.6
Dependent student income								
Less than $10,000	85.6	91.7	45.2	63.1	77.0	81.7	71.9	74.4
$10,000–19,999	88.8	77.1	49.3	34.5	84.3	74.3	82.6	69.8
$20,000–29,999	80.3	72.1	32.2	30.2	69.8	64.6	66.5	63.4
$30,000–39,999	71.4	61.1	27.5	22.4	59.3	57.2	53.5	50.0
$40,000–49,999	57.8	69.5	18.1	24.3	51.3	49.6	47.5	43.9
$50,000–59,999	51.0	51.0	12.9	14.1	43.3	48.2	35.9	42.8
$60,000–69,999	24.6	49.4	6.8	8.8	35.8	37.0	29.6	31.3
$70,000 or more	22.1	27.4	11.8	6.6	26.2	29.0	21.8	22.6
Independent student income								
Less than $5,000	85.5	89.4	55.6	53.1	73.3	69.1	78.4	68.1
$5,000–9,999	92.7	87.0	66.5	41.8	82.4	58.9	82.7	60.2
$10,000–19,999	82.5	79.9	35.0	29.0	60.7	50.1	65.8	50.0
$20,000–29,999	83.5	73.8	31.3	24.0	49.7	39.0	47.2	45.1
$30,000–49,999	46.5	60.5	19.2	19.9	32.9	38.8	33.3	33.2
$50,000 or more	30.5	47.3	17.3	19.3	26.7	36.2	21.9	28.5
Undergraduate level								
First year	82.1	78.4	37.9	28.8	64.5	52.3	57.6	45.8
Second year	77.5	77.9	35.1	32.5	60.9	55.5	54.0	50.1
Third year	71.1	82.1	30.7	16.6	58.1	56.1	52.3	49.7
Fourth year	71.6	76.8	18.6	13.1	56.8	50.8	51.3	46.8
Race–ethnicity								
Native American	73.2	90.8	42.2	31.6	63.3	58.0	70.6	64.7
Asian	80.1	73.3	29.2	20.8	52.9	43.8	54.4	47.7
Black, non-Hispanic	88.2	86.9	46.0	45.9	74.7	64.3	78.9	73.6
Hispanic	86.2	87.8	35.0	24.7	60.3	62.6	64.9	61.1
White, non-Hispanic	75.5	73.8	32.2	28.0	56.0	52.2	49.9	45.0

Table C.5—Percentage of all undergraduates receiving aid, by institution level, and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Less than 2 year		2- to 3-year		4-yr. nondoctoral		4-yr doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	84.2	81.6	65.5	51.1	72.2	66.5	61.3	55.2
Off campus	79.4	79.6	34.0	30.4	51.3	48.2	49.9	46.6
With parents	79.4	75.4	30.8	25.2	49.5	44.9	46.0	40.2
Age								
15–23 years	80.2	76.5	35.4	28.5	63.1	56.0	54.4	48.0
24–29 years	85.5	81.5	33.6	30.5	49.9	49.4	52.3	52.4
30 years or older	73.6	75.7	31.5	28.8	44.1	45.4	44.7	43.9
Institution level and control								
Public								
Less-than-2-year	55.5	46.8	(*)	(*)	(*)	(*)	(*)	(*)
2- to 3-year	(*)	(*)	32.6	28.3	(*)	(*)	(*)	(*)
4-year, non-doctoral	(*)	(*)	(*)	(*)	49.7	44.4	(*)	(*)
4-year, doctoral	(*)	(*)	(*)	(*)	(*)	(*)	49.5	45.1
Private, not-for-profit								
Less-than-2-year	67.6	77.6	(*)	(*)	(*)	(*)	(*)	(*)
2- to 3-year	(*)	(*)	68.8	60.3	(*)	(*)	(*)	(*)
4-year, non-doctoral	(*)	(*)	(*)	(*)	70.3	67.9	(*)	(*)
4-year, doctoral	(*)	(*)	(*)	(*)	(*)	(*)	64.8	59.1
Private for-profit	85.0	83.6	(*)	(*)	(*)	(*)	(*)	(*)

(*) Not applicable.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.6—Percentage of all undergraduates receiving grant aid, by institution level, and student and institutional characteristics: Fall 1986 and fall 1989

	Less than 2 year		2- to 3-year		4-yr. nondoctoral		4-yr doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	56.9	60.5	25.3	25.8	45.4	46.3	38.6	39.2
Attendance status								
Full-time	60.1	65.3	40.8	40.4	52.9	52.3	42.6	42.5
Part-time	42.7	43.2	16.1	18.8	23.5	29.5	22.6	25.6
Dependency status								
Dependent	50.5	49.8	21.4	22.5	44.9	46.7	36.4	36.3
Independent	62.3	65.3	29.3	27.5	46.6	45.5	45.9	46.2
Gender								
Male	49.0	51.7	24.9	22.9	43.7	45.4	38.5	38.5
Female	61.5	64.0	25.6	27.5	46.7	46.7	38.6	39.6
Dependent student income								
Less than $10,000	79.4	85.9	37.5	59.6	70.6	78.9	64.9	70.8
$10,000–19,999	68.7	66.4	37.7	30.8	78.0	69.7	70.8	65.4
$20,000–29,999	49.5	49.9	23.7	25.9	57.3	57.5	53.1	51.7
$30,000–39,999	22.7	28.0	18.1	17.3	41.7	46.4	35.3	37.9
$40,000–49,999	13.0	22.9	7.2	17.4	32.5	37.7	26.6	31.1
$50,000–59,999	8.3	14.5	7.3	9.9	24.4	36.2	21.5	29.0
$60,000–69,999	3.6	15.8	2.4	7.1	23.1	26.5	16.5	19.6
$70,000 or more	12.7	10.2	6.1	5.4	15.5	20.7	12.6	14.2
Independent student income								
Less than $5,000	76.0	80.6	48.8	50.7	69.7	65.4	70.6	63.5
$5,000–9,999	84.7	75.8	56.6	38.6	73.0	56.7	66.5	55.0
$10,000–19,999	57.6	54.8	27.7	25.0	45.4	43.0	42.8	39.3
$20,000–29,999	28.1	56.4	20.4	21.6	32.7	35.1	24.1	39.6
$30,000–49,999	19.1	33.2	13.2	17.2	23.0	32.3	20.8	25.5
$50,000 or more	11.1	28.8	10.9	17.4	18.7	33.3	15.4	24.8
Undergraduate level								
First year	58.4	60.3	29.2	25.5	52.0	45.6	44.0	37.6
Second year	54.9	64.1	27.4	29.0	48.7	48.3	40.8	41.0
Third year	48.2	45.0	20.6	14.2	45.4	48.9	39.4	40.3
Fourth year	50.2	44.2	13.3	9.7	45.4	43.7	37.5	37.7
Race–ethnicity								
Native American	55.1	77.4	27.7	28.0	54.8	58.0	53.2	56.0
Asian	59.8	49.5	22.0	20.4	44.1	39.9	42.5	39.7
Black, non-Hispanic	72.8	72.0	37.6	43.0	63.5	60.4	66.8	65.2
Hispanic	63.8	70.0	26.5	22.0	48.5	57.6	50.8	53.5
White, non-Hispanic	50.5	55.2	23.9	24.4	43.0	44.4	35.1	35.8

Table C.6—Percentage of all undergraduates receiving grant aid, by institution level, and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Less than 2 year		2- to 3-year		4-yr. nondoctoral		4-yr doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	61.1	59.5	51.3	47.1	57.6	58.1	47.3	44.7
Off campus	58.9	61.8	26.1	27.2	39.2	41.4	34.5	37.9
With parents	53.9	58.0	22.2	21.8	39.3	38.9	33.3	33.0
Age								
15–23 years	56.2	56.5	26.6	24.5	50.0	47.7	40.7	38.3
24–29 years	60.7	63.9	25.4	27.7	38.0	44.5	35.1	44.6
30 years or older	55.4	60.5	23.6	26.0	33.5	41.1	28.5	38.8
Institution level and control								
Public								
Less-than-2-year	42.9	39.4	(*)	(*)	(*)	(*)	(*)	(*)
2-to 3-year	(*)	(*)	24.4	25.1	(*)	(*)	(*)	(*)
4-year, non-doctoral	(*)	(*)	(*)	(*)	36.6	36.5	(*)	(*)
4-year, doctoral	(*)	(*)	(*)	(*)	(*)	(*)	35.0	35.4
Private, not-for-profit								
Less-than-2-year	55.1	57.8	(*)	(*)	(*)	(*)	(*)	(*)
2- to 3-year	(*)	(*)	53.3	52.8	(*)	(*)	(*)	(*)
4-year, non-doctoral	(*)	(*)	(*)	(*)	58.6	62.1	(*)	(*)
4-year, doctoral	(*)	(*)	(*)	(*)	(*)	(*)	50.9	52.5
Private for-profit	60.0	64.1	(*)	(*)	(*)	(*)	(*)	(*)

(*) Not applicable.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.7—Percentage of all undergraduates receiving work aid, by institution level, and student and institutional characteristics: Fall 1986 and fall 1989

	Less than 2 year		2- to 3-year		4-yr. nondoctoral		4-yr doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	28.2	1.4	2.5	2.0	11.4	10.2	7.4	7.2
Attendance status								
Full-time	30.5	1.6	5.4	5.0	14.6	13.5	8.7	8.5
Part-time	15.4	0.2	0.8	0.4	2.2	1.2	2.3	2.1
Dependency status								
Dependent	38.7	1.4	2.1	2.6	13.0	13.1	8.0	8.3
Independent	16.3	1.3	3.0	1.6	7.7	5.2	5.5	4.7
Gender								
Male	28.8	1.5	2.6	1.4	9.9	9.2	6.3	6.3
Female	27.8	1.4	2.5	2.4	12.6	10.9	8.5	8.2
Dependent student income								
Less than $10,000	33.6	1.5	4.0	7.0	18.8	23.6	15.4	17.7
$10,000–19,999	45.6	0.2	4.5	4.2	24.9	20.6	16.0	16.2
$20,000–29,999	43.8	1.9	2.6	3.6	19.5	17.6	11.9	13.7
$30,000–39,999	38.2	1.8	0.8	2.1	12.8	13.2	8.0	8.0
$40,000–49,999	31.1	1.8	0.5	1.5	7.7	10.9	5.9	6.2
$50,000–59,999	24.2	1.6	0.2	0.3	5.9	9.7	4.1	6.3
$60,000–69,999	18.5	0.0	1.0	0.9	2.5	5.3	4.0	4.5
$70,000 or more	29.8	3.6	0.1	0.2	3.2	3.6	1.6	2.1
Independent student income								
Less than $5,000	25.5	1.4	7.0	5.7	18.3	11.7	11.0	10.6
$5,000–9,999	16.8	1.6	9.4	3.1	11.3	7.9	9.7	6.1
$10,000–19,999	8.5	1.5	2.1	1.2	5.3	4.3	3.6	2.0
$20,000–29,999	6.2	1.0	0.6	0.5	2.4	2.8	0.7	1.7
$30,000–49,999	8.6	0.5	0.0	0.3	1.4	1.2	0.8	0.9
$50,000 or more	4.0	1.3	0.0	0.0	0.6	0.5	0.0	0.0
Undergraduate level								
First year	11.5	1.1	2.6	1.9	12.5	9.8	7.3	7.4
Second year	37.8	2.8	3.4	2.4	12.7	12.0	8.4	8.2
Third year	70.2	0.0	1.5	0.7	11.3	10.8	8.7	7.0
Fourth year	75.7	2.2	2.0	0.1	12.4	8.8	7.4	6.6
Race–ethnicity								
Native American	20.0	1.2	6.0	1.1	13.5	12.3	5.6	17.5
Asian	35.5	0.7	5.8	1.8	8.5	9.6	9.9	9.2
Black, non-Hispanic	27.8	0.6	3.6	5.1	18.5	12.8	15.6	13.3
Hispanic	16.2	0.5	3.3	2.0	9.9	10.2	11.7	12.2
White, non-Hispanic	30.0	1.8	2.0	1.6	10.8	9.9	6.3	6.1

Table C.7—Percentage of all undergraduates receiving work aid, by institution level and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Less than 2 year		2- to 3-year		4-yr. nondoctoral		4-yr doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	89.8	9.8	11.4	11.5	22.1	20.6	12.1	12.1
Off campus	22.4	1.2	2.6	1.9	6.4	5.6	5.4	5.3
With parents	11.2	0.7	1.8	1.4	5.3	3.9	4.1	3.7
Age								
15–23 years	38.8	1.2	3.2	2.6	14.6	13.0	8.8	8.2
24–29 years	16.8	2.5	2.6	1.7	6.6	5.1	4.0	4.4
30 years or older	8.2	1.0	1.7	1.4	3.1	2.6	2.2	2.9
Institution level and control								
Public								
Less-than-2-year	3.4	1.0	(*)	(*)	(*)	(*)	(*)	(*)
2- to 3-year	(*)	(*)	2.4	1.8	(*)	(*)	(*)	(*)
4-year, non-doctoral	100.0	(*)	(*)	(*)	8.1	6.3	(*)	(*)
4-year, doctoral	100.0	(*)	(*)	(*)	(*)	(*)	5.8	5.3
Private, not-for-profit								
Less-than-2-year	5.0	4.4	(*)	(*)	(*)	(*)	(*)	(*)
2- to 3-year	(*)	(*)	5.7	9.0	(*)	(*)	(*)	(*)
4-year, non-doctoral	(*)	(*)	(*)	(*)	16.4	16.3	(*)	(*)
4-year, doctoral	(*)	(*)	(*)	(*)	(*)	(*)	13.1	13.9
Private for-profit	0.0	1.3	(*)	(*)	(*)	(*)	(*)	(*)

(*) Not applicable.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.8—Percentage of all undergraduates receiving loan aid, by institution type and student and institutional characteristics: Fall 1986 and fall 1989

	Less than 2 year		2- to 3-year		4-yr. nondoctoral		4-yr doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	61.2	57.6	8.6	6.2	31.5	26.5	29.5	26.0
Attendance status								
Full-time	63.6	62.8	16.0	12.8	38.4	32.9	33.5	29.4
Part-time	50.6	41.1	4.2	2.8	11.3	9.5	13.4	12.2
Dependency status								
Dependent	60.6	54.4	7.6	5.5	32.6	28.0	28.3	24.1
Independent	61.7	59.0	9.6	6.6	28.7	24.2	33.5	30.6
Gender								
Male	59.5	51.5	8.2	5.5	31.4	26.0	28.8	25.6
Female	62.2	58.7	8.9	6.6	31.5	26.9	30.2	26.2
Dependent student income								
Less than $10,000	65.7	69.1	11.2	11.3	35.6	41.0	40.6	45.1
$10,000–19,999	68.6	59.3	9.5	5.8	49.1	42.8	47.9	43.4
$20,000–29,999	66.4	56.4	10.5	7.8	44.6	38.3	40.7	38.0
$30,000–39,999	60.8	49.6	7.5	5.2	36.0	33.2	32.4	27.7
$40,000–49,999	45.3	55.9	4.8	6.3	30.0	25.4	26.3	20.7
$50,000–59,999	40.6	41.4	3.3	2.4	23.4	21.9	19.1	20.1
$60,000–69,999	21.0	24.9	1.6	1.5	15.0	10.7	13.6	12.7
$70,000 or more	9.6	11.6	1.4	1.4	8.3	8.2	6.7	6.1
Independent student income								
Less than $5,000	61.2	62.7	14.0	13.0	42.6	38.5	49.3	42.0
$5,000–9,999	71.0	63.5	22.1	10.2	53.2	32.7	53.1	41.0
$10,000–19,999	63.3	61.7	9.9	6.4	30.0	24.6	39.5	30.9
$20,000–29,999	71.1	55.2	9.0	5.0	25.5	18.4	20.9	19.6
$30,000–49,999	31.6	37.7	2.7	3.7	5.7	13.9	6.3	12.1
$50,000 or more	20.6	29.4	0.8	1.0	2.8	5.8	1.5	3.8
Undergraduate level								
First year	64.7	57.9	9.4	5.4	34.5	24.4	31.5	22.7
Second year	58.0	53.9	9.9	8.3	34.2	29.0	31.3	26.6
Third year	54.2	79.0	9.1	2.9	32.5	27.4	30.6	27.7
Fourth year	53.3	63.5	4.7	4.9	31.3	26.2	29.8	26.5
Race–ethnicity								
Native American	56.0	62.5	7.2	2.5	38.3	16.7	24.4	27.4
Asian	61.8	51.0	6.3	1.4	21.7	18.2	24.1	27.0
Black, non-Hispanic	68.6	67.8	12.7	8.2	39.0	31.0	46.4	39.0
Hispanic	70.6	62.5	7.8	3.8	23.2	25.3	36.8	37.3
White, non-Hispanic	57.1	53.5	8.4	6.6	31.5	26.6	28.1	24.0

Table C.8—Percentage of all undergraduates receiving loan aid, by institution type and student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Less than 2 year		2- to 3-year		4-yr. nondoctoral		4-yr doctoral	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	68.5	59.3	25.0	19.2	46.8	37.3	37.8	30.1
Off campus	59.6	58.4	9.2	6.8	26.2	23.5	27.5	26.5
With parents	63.0	55.7	6.5	4.2	19.4	16.8	19.9	17.2
Age								
15–23 years	65.5	59.1	9.4	6.0	36.7	28.7	31.7	25.4
24–29 years	67.9	61.7	9.1	8.9	25.3	26.2	27.6	33.7
30 years or older	48.1	48.6	7.3	5.1	16.2	18.1	17.5	20.7
Institution level and control								
Public								
Less-than-2-year	19.6	11.2	(*)	(*)	(*)	(*)	(*)	(*)
2- to 3-year	(*)	(*)	7.7	5.6	(*)	(*)	(*)	(*)
4-year, non-doctoral	(*)	(*)	(*)	(*)	24.6	20.1	(*)	(*)
4-year, doctoral	(*)	(*)	(*)	(*)	(*)	(*)	26.9	23.6
Private, not-for-profit								
Less-than-2-year	40.4	34.7	(*)	(*)	(*)	(*)	(*)	(*)
2- to 3-year	(*)	(*)	35.8	30.5	(*)	(*)	(*)	(*)
4-year, non-doctoral	(*)	(*)	(*)	(*)	41.8	36.9	(*)	(*)
4-year, doctoral	(*)	(*)	(*)	(*)	(*)	(*)	38.5	34.0
Private for-profit	70.7	66.3	(*)	(*)	(*)	(*)	(*)	(*)

(*) Not applicable.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.9—Average amount of aid awarded to all undergraduates receiving aid at public institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	$2,365	$2,787	$1,656	$1,811	$1,036	$1,111	$2,022	$2,386
Attendance status								
Full-time	2,686	3,225	1,827	2,112	1,044	1,097	2,055	2,354
Part-time	1,498	1,664	1,118	1,083	973	1,198	1,839	2,561
Dependency status								
Dependent	2,327	2,893	1,648	1,961	1,012	1,049	1,976	2,089
Independent	2,419	2,689	1,666	1,685	1,078	1,229	2,097	2,716
Gender								
Male	2,471	2,850	1,755	1,875	1,033	1,056	2,049	2,398
Female	2,277	2,747	1,575	1,767	137	1,135	1,100	2,377
Dependent student income								
Less than $10,000	2,856	3,376	2,143	2,369	1,073	1,036	1,890	1,906
$10,000–19,999	2,578	3,413	1,804	2,244	962	1,061	1,890	2,108
$20,000–29,999	2,429	2,876	1,434	1,827	1,026	1,090	2,037	2,121
$30,000–39,999	1,925	2,533	1,234	1,532	969	1,087	1,979	2,068
$40,000–49,999	1,957	2,462	1,462	1,574	1,030	998	2,030	2,226
$50,000–59,999	1,932	2,539	1,351	1,409	1,307	992	2,028	2,279
$60,000–69,999	1,650	2,366	1,294	1,628	537	824	1,974	2,289
$70,000 or more	1,891	2,541	1,482	2,246	1,569	893	2,259	2,029
Independent student income								
Less than $5,000	3,072	3,538	2,034	2,251	1,097	1,259	2,080	2,721
$5,000–9,999	2,821	3,046	1,796	1,834	1,037	1,188	2,155	2,610
$10,000–19,999	2,193	2,546	1,459	1,619	1,101	1,173	2,199	2,789
$20,000–29,999	1,542	2,074	1,043	1,195	757	1,263	1,983	2,911
$30,000–49,999	1,187	1,509	923	821	1,746	1,319	1,511	2,620
$50,000 or more	1,927	1,076	1,572	960	98	—	3,754	1,522
Undergraduate level								
First year	2,008	2,268	1,500	1,599	849	945	1,893	2,109
Second year	2,238	2,665	1,573	1,758	995	1,105	2,049	2,215
Third year	2,725	3,487	1,849	2,224	1,107	1,238	2,092	2,476
Fourth year	2,885	3,714	1,953	2,152	1,239	1,289	2,032	2,854
Race–ethnicity								
Native American	2,695	3,175	2,304	2,289	478	1,340	1,972	3,244
Asian	2,962	3,208	2,309	2,242	1,079	1,422	1,875	2,316
Black, non-Hispanic	2,647	3,073	1,826	2,217	1,147	1,147	1,890	2,139
Hispanic	2,318	2,873	1,780	1,985	1,082	1,253	2,025	2,366
White, non-Hispanic	2,275	2,698	1,548	1,676	1,008	1,057	2,051	2,424

Table C.9—Average amount of aid awarded to all undergraduates receiving aid at public institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	3,118	3,633	2,041	2,446	980	980	2,070	2,118
Off campus	2,388	2,799	1,639	1,733	1,076	1,194	2,071	2,610
With parents	1,692	2,086	1,367	1,527	1,037	1,142	1,775	1,980
Age								
15-23 years	2,498	2,939	1,746	1,982	1,042	1,072	1,991	2,162
24-29 years	2,276	3,036	1,558	1,810	1,065	1,208	1,982	2,696
30 years or older	2,027	2,213	1,451	1,417	956	1,265	2,226	2,916
Institution level and control								
Public								
Less-than-2-year	2,033	1,887	1,371	1,206	381	839	2,069	2,637
2- to 3-year	1,599	1,843	1,280	1,323	950	1,003	1,820	2,224
4-year, non-doctoral	2,602	3,112	1,757	2,007	909	1,064	2,007	2,291
4-year, doctoral	3,045	3,740	2,028	2,364	1,231	1,230	2,124	2,518

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.
—Too few cases for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student. Aid Study: and 1990.

Table C.10—Average amount of grant aid awarded to all undergraduates receiving aid at private not-for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	$4,897	$6,117	$3,507	$4,044	1,067	1,0010	$2,568	$3,133
Attendance status								
Full-time	5,322	6,660	3,747	4,373	1,061	1,009	2,589	3,141
Part-time	2,306	2,869	1,681	1,931	1,349	1,054	2,314	3,150
Dependency status								
Dependent	5,156	6,668	3,673	4,493	1,043	991	2,593	2,962
Independent	4,054	4,952	2,968	30,100	1,273	1,132	2,470	3,581
Gender								
Male	5,100	6,343	3,728	4,246	1,118	1,013	2,604	3,142
Female	4,734	5,962	3,330	3,901	1,030	1,006	2,539	3,126
Dependent student income								
Less than $10,000	6,343	7,975	4,628	5,572	1,159	963	2,376	2,807
$10,000–19,999	6,316	7,912	4,470	5,427	1,081	1,033	2,522	2,885
$20,000–29,999	5,958	7,410	4,074	4,772	1,040	992	2,663	2,951
$30,000–39,999	5,149	6,946	3,423	4,392	986	971	2,618	2,905
$40,000–49,999	4,530	6,341	3,059	3,942	995	965	2,515	2,864
$50,000–59,999	4,017	5,699	2,830	3,654	1,013	941	2,665	2,963
$60,000–69,999	3,866	5,211	2,668	3,611	973	1,058	2,803	3,344
$70,000 or more	3,275	4,928	2,649	3,710	1,109	1,100	2,823	3,573
Independent student income								
Less than $5,000	5,647	6,789	3,893	4,303	1,256	1,115	2,562	3,573
$5,000–9,999	4,816	6,140	3,322	3,744	1,155	1,131	2,397	3,532
$10,000–19,999	3,937	4,484	2,830	2,687	1,604	1,246	2,426	3,530
$20,000–29,999	2,973	3,889	2,211	2,362	1,079	1,165	2,397	3,717
$30,000–49,999	2,292	3,414	1,696	2,088	856	1,058	2,592	3,656
$50,000 or more	1,771	2,858	1,658	2,152	—	423	2,528	3,637
Undergraduate level								
First year	4,962	5,730	3,612	3,852	952	885	2,541	2,839
Second year	4,962	6,120	3,414	4,082	1,020	991	2,584	2,888
Third year	4,983	6,486	3,624	4,202	1,177	1,123	2,560	3,467
Fourth year	4,953	6,413	3,554	4,214	1,117	1,111	2,570	3,470
Race–ethnicity								
Native American	3,468	8,537	4,241	6,026	1,144	921	2,142	2,853
Asian	6,470	8,230	4,987	5,767	1,345	1,259	2,689	3,269
Black, non-Hispanic	5,509	6,723	3,967	4,548	1,178	998	2,442	2,985
Hispanic	5,843	6,992	4,431	4,843	1,192	1,175	2,613	3,160
White, non-Hispanic	4,711	5,872	3,312	3,835	1,026	985	2,580	3,145

Table C.10—Average amount of grant aid awarded to all undergraduates receiving aid at private not-for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	5,840	7,203	4,111	4,865	1,043	975	2,656	2,989
Off campus	3,933	5,069	2,872	3,175	1,188	1,110	2,515	3,485
With parents	3,976	4,898	2,827	3,246	1,083	1,141	2,372	2,902
Age								
15-23 years	5,284	6,633	3,743	4,449	1,047	999	2,590	3,004
24-29 years	3,786	5,277	2,764	3,236	1,303	1,214	2,453	3,696
30 years or older	3,262	4,046	2,460	2,514	1,434	1,054	2,456	3,628
Institution level and control								
Private, not-for-profit								
Less-than-2-year	3,724	4,769	2,680	2,389	741	769	2,327	4,327
2- to 3-year	3,103	3,949	2,264	2,467	584	749	2,290	2,553
4-year, non-doctoral	4,640	5,667	3,212	3,677	1,028	935	2,482	2,998
4-year, doctoral	5,675	7,444	4,259	5,124	1,180	1,189	2,759	3,417

—Too few cases for a reliable estimate.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.11—Average amount of grant aid awarded to all undergraduates receiving aid at private for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	$3,665	$4,309	$2,026	$2,043	$1,673	$1,277	$2,605	$3,063
Attendance status								
Full-time	3,724	4,456	2,103	2,104	1,422	1,121	2,625	3,076
Part-time	3,320	3,478	1,560	1,557	4,333	1,755	2,496	2,958
Dependency status								
Dependent	3,601	4,180	1,855	2,025	1,198	1,208	2,716	2,661
Independent	3,715	4,367	2,144	2,050	2,154	1,316	2,512	3,228
Gender								
Male	3,825	4,452	2,221	1,989	1,820	1,205	2,804	3,314
Female	3,579	4,111	1,942	2,009	1,594	1,341	2,493	2,881
Dependent student income								
Less than $10,000	4,145	4,411	2,176	2,341	1,077	2,552	2,436	2,439
$10,000–19,999	3,611	4,434	1,731	2,270	1,432	192	2,542	2,725
$20,000–29,999	3,621	4,115	1,444	1,518	1,257	649	3,059	2,924
$30,000–39,999	3,167	4,244	1,909	1,312	500	1,391	2,863	2,848
$40,000–49,999	2,940	3,847	1,670	1,629	—	718	3,046	2,507
$50,000–59,999	2,854	3,683	1,819	1,704	—	290	2,900	2,571
$60,000–69,999	2,307	3,303	534	1,486	—	—	2,576	2,658
$70,000 or more	2,338	2,643	1,596	1,487	500	626	2,415	2,595
Independent student income								
Less than $5,000	3,993	4,483	2,286	2,220	1,413	1,428	2,369	3,102
$5,000–9,999	3,965	4,543	2,099	2,064	3,322	1,502	2,489	3,186
$10,000–19,999	3,409	4,211	1,841	1,957	156	918	2,604	3,253
$20000–29,999	3,103	4,218	1,637	1,622	5,028	1,186	2,765	3,367
$30,000–49,999	3,493	3,978	3,891	1,902	—	5,091	2,586	3,678
$50,000 or more	2,986	4,080	3,236	1,965	—	780	2,091	3,898
Undergraduate level								
First year	3,646	4,359	1,961	2,035	2,131	1,355	2,616	3,093
Second year	3,677	4,056	2,141	2,131	1,193	1,072	2,609	2,795
Third year	3,875	4,491	2,522	2,273	48	—	2,630	3,357
Fourth year	3,492	3,758	1,779	1,507	278	1,368	2,623	3,200
Race–ethnicity								
Native American	4,608	4,740	3,222	2,188	—	2,106	2,561	3,307
Asian	3,886	4,283	1,969	1,998	—	2,790	2,691	3,520
Black, non-Hispanic	3,721	4,246	2,058	2,016	940	1,499	2,354	2,898
Hispanic	3,710	4,695	1,961	2,357	1,245	1,877	2,574	3,370
White, non-Hispanic	3,600	4,240	2,008	1,975	2,159	1,167	2,709	3,039

Table C.11—Average amount of grant aid awarded to all undergraduates receiving aid at private for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	4,730	4,639	2,220	2,234	477	909	3,534	3,208
Off campus	3,702	4,365	2,116	2,034	2,915	1,533	2,569	3,169
With parents	3,553	4,152	1,883	2,036	1,246	1,323	2,596	2,831
Age								
15-23 years	3,662	4,190	1,874	1,981	1,212	1,296	2,664	2,837
24-29 years	3,579	4,457	1,981	2,035	2,408	1,208	2,515	3,311
30 years or older	3,752	4,295	2,373	2,030	2,824	1,408	2,547	3,309
Institution level and control								
Private for-profit	3,665	4,309	2,026	2,043	1,673	1,277	2,605	3,063

—Too few cases for a reliable estimate.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.12—Average amount of aid awarded to all undergraduates at less-than-2-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	$3,469	$4,123	$1,955	$1,978	$1,020	$1,178	$2,571	$3,077
Attendance status								
Full-time	3,533	4,296	2,028	2,055	889	1,048	2,591	3,089
Part-time	3,094	3,259	1,494	1,471	2,820	1,755	2,460	2,964
Dependency status								
Dependent	3,401	4,075	1,781	1,977	855	1,166	2,681	2,657
Independent	3,522	4,145	2,072	1,979	1,170	1,183	2,481	3,244
Gender								
Male	3,558	4,137	2,092	1,859	1,258	1,187	2,772	3,314
Female	3,421	3,986	1,892	1,981	917	1,171	2,461	2,905
Dependent student income								
Less than $10,000	3,811	4,283	2,062	2,293	496	2,511	2,407	2,429
$10,000–19,999	3,374	4,362	1,689	2,213	1,261	192	2,517	2,727
$20,000–29,999	3,497	3,869	1,405	1,467	1,176	653	3,028	2,923
$30,000–39,999	3,005	4,178	1,701	1,299	500	1,100	2,823	2,824
$40,000–49,999	2,836	3,831	1,681	1,686	—	726	3,032	2,507
$50,000–59,999	2,786	3,694	1,768	1,636	—	290	2,830	2,593
$60,000–69,999	2,359	3,252	620	1,422	—	—	2,597	2,658
$70,000 or more	2,433	2,739	1,661	1,487	500	626	2,406	2,595
Independent student income								
Less than $5,000	3,771	4,291	2,224	2,162	653	1,120	2,357	3,142
$5,000–9,999	3,801	4,287	2,057	2,011	1,751	1,263	2,456	3,181
$10,000–19,999	3,270	4,049	1,787	1,908	254	944	2,561	3,274
$20,000–29,999	2,961	3,938	1,557	1,547	3,177	1,320	2,713	3,344
$30,000–49,999	3,161	3,654	3,007	1,648	—	3,003	2,513	3,685
$50,000 or more	2,462	3,637	2,875	1,703	—	780	2,052	3,835
Undergraduate level								
First year	3,475	4,158	1,914	1,969	1,113	1,199	2,582	3,108
Second year	3,483	3,920	2,006	2,063	1,051	1,059	2,560	2,794
Third year	3,837	4,480	2,520	2,265	52	—	2,597	3,357
Fourth year	3,116	3,554	1,637	1,497	278	1,368	2,614	3,198
Race–ethnicity								
Native American	4,530	4,654	3,199	2,159	70	2,106	2,560	3,223
Asian	3,495	4,282	1,851	2,019	—	2,790	2,675	3,548
Black, non-Hispanic	3,565	4,204	1,991	1,995	723	1,432	2,351	2,957
Hispanic	3,576	4,604	1,913	2,352	1,245	1,877	2,571	3,373
White, non-Hispanic	3,392	3,970	1,934	1,881	1,113	1,074	2,647	3,041

Table C.12—Average amount of aid awarded to all undergraduates at less-than-2-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Any aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	4,528	4,489	2,151	2,151	519	897	3,485	3,210
Off campus	3,496	4,166	2,042	1,974	1,173	1,347	2,531	3,182
With parents	3,373	3,984	1,810	1,965	978	1,125	2,572	2,843
Age								
15–23 years	3,512	4,067	1,819	1,931	909	1,340	2,636	2,847
24–29 years	3,431	4,217	1,946	1,967	1,314	10,100	2,482	3,297
30 years or older	3,419	3,994	2,216	1,939	1,024	1,001	2,504	3,344
Institution level and control								
Public								
Less-than-2-year	2,033	1,887	1,371	1,206	381	839	2,069	2,637
Private, not-for-profit								
Less-than-2-year	3,724	4,769	2,680	2,389	741	769	2,327	4,327
Private for-profit	3,665	4,309	2,026	2,043	1,673	1,277	2,605	3,063

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.
—Too few cases for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.13—Average amount of aid awarded to all undergraduates receiving aid at 2- to 3-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	$1,694	$1,953	$1,345	$1,382	$925	$974	$1,881	$2,265
Attendance status								
Full-time	2,082	2,449	1,576	1,763	937	959	1,922	2,113
Part-time	1,204	1,358	993	933	876	982	1,787	2,634
Dependency status								
Dependent	1,582	1,944	1,314	1,430	946	861	1,779	1,743
Independent	1,788	1,962	1,368	1,363	909	1,072	1,963	2,508
Gender								
Male	1,720	1,889	1,402	1,340	858	782	1,825	2,198
Female	1,675	2,003	1,303	1,410	979	1,056	1,920	2,314
Dependent student income								
Less than $10,000	1,915	2,331	1,607	1,862	916	649	1,666	1,378
$10,000–19,999	1,700	2,073	1,508	1,543	1,086	906	1,763	1,719
$20,000–29,999	1,661	2,176	1,136	1,441	940	1,191	1,859	2,039
$30,000–39,999	1,320	1,473	968	958	809	1,004	1,926	1,872
$40,000–49,999	1,267	1,477	958	905	435	697	1,890	1,902
$50,000–59,999	920	1,228	763	743	558	706	1,204	1,874
$60,000–69,999	1,101	2,283	1,800	1,258	375	271	1,250	1,536
$70,000 or more	742	1,430	903	1,170	123	930	692	1,164
Independent student income								
Less than $5,000	2,146	2,668	1,601	1,877	943	1,140	1,943	2,495
$5,000–9,999	2,270	2,182	1,573	1,490	790	1,079	2,040	2,338
$10,000–19,999	1,749	1,944	1,314	1,403	1,021	880	2,159	2,574
$20,000–29,999	1,185	1,547	900	966	1,083	1,008	1,814	2,734
$30,000–49,999	841	1,237	828	718	—	1,270	1,144	2,501
$50,000 or more	2,071	10,010	1,607	919	—	—	4,453	1,701
Undergraduate level								
First year	1,585	1,835	1,281	1,348	929	917	1,727	2,157
Second year	1,857	2,127	1,405	1,439	930	1,063	2,012	2,273
Third year	1,790	1,979	1,507	1,470	730	1,112	1,727	2,072
Fourth year	1,816	3,511	1,714	1,150	1,576	262	1,598	6,985
Race–ethnicity								
Native American	1,571	1,789	1,861	1,666	231	1,934	1,477	2,071
Asian	1,938	2,402	1,583	1,895	815	1,175	1,765	3,354
Black, non-Hispanic	1,762	2,157	1,261	1,674	1,220	965	1,604	1,900
Hispanic	1,792	1,886	1,427	1,433	1,033	878	1,975	2,683
White, non-Hispanic	1,658	1,895	1,323	1,275	903	965	1,935	2,281

Table C.13—Average amount of aid awarded to all undergraduates receiving aid at 2- to 3-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	2,823	3,311	2,036	1,922	725	647	2,158	2,358
Off campus	1,709	1,950	1,317	1,356	953	1083	1,952	2,388
With parents	1,489	1,765	1,277	1,356	963	901	1,647	1,882
Age								
15–23 years	1,765	1,996	1,445	1,468	937	880	1,779	1,907
24–29 years	1,559	2,244	1,229	1,507	1,023	1049	1,779	2,344
30 years or older	1,679	1,762	1,271	1,223	802	1146	2,135	2,695
Institution level and control								
Public								
2-to 3-year	1,599	1,843	1,280	1,323	950	1,003	1,820	2,224
Private, not-for-profit								
2- to 3-year	3,103	3,949	2,264	2,467	584	749	2,290	2,553

—Too few cases for a reliable estimate.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.14—Average amount of grant aid awarded to all undergraduates receiving aid at 4-year non-doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	$3,591	$4,363	$2,508	$2,870	$977	$984	$2259	$2,670
Attendance status								
Full-time	3,900	4,741	2,689	3,108	979	983	2,281	2,661
Part-time	1,908	2,343	1,315	1,537	943	10,010	2,036	2,784
Dependency status								
Dependent	3,679	4,646	2,573	3,152	947	940	2,271	2,544
Independent	3,375	3,865	2,355	2,399	1,101	1,171	2,225	2,912
Gender								
Male	3,605	4,410	2,534	2,937	1,026	930	2,275	2,660
Female	3,580	4,343	2,489	2,831	946	1,014	2,246	2,684
Dependent student income								
Less than $10,000	4,281	5,370	3,208	3,769	1,020	982	2,104	2,363
$10,000–19,999	4,180	5,240	2,773	3,461	914	986	2,133	2,434
$20,000–29,999	4,117	4,815	2,633	3,108	931	923	2,364	2,474
$30,000–39,999	3,419	4,541	2,268	2,925	929	924	2,292	2,487
$40,000–49,999	3,172	4,274	2,219	2,691	899	922	2,250	2,662
$50,000–59,999	2,831	4,149	1,990	2,666	1,057	804	2,390	2,702
$60,000–69,999	2,822	3,605	2,015	2,664	872	896	2,572	3,056
$70,000 or more	2,613	3,674	1,996	2,814	1,104	1,012	2,563	3,256
Independent student income								
Less than $5,000	4,561	4,965	2,972	3,151	1,174	1,143	2,205	2,803
$5,000–9,999	3,874	4,466	2,558	2,709	873	1,106	2,219	2,780
$10,000–19,999	2,999	3,575	2,054	2,132	1,240	1,305	2,277	21,000
$20,000–29,999	2,485	3,333	1,717	1,891	739	1,263	2,214	3,090
$30,000–49,999	1,643	2,675	1,187	1,653	1,426	1,157	2,201	3,086
$50,000 or more	1,526	1,961	1,514	1,480	98	423	2,532	2,979
Undergraduate level								
First year	3,700	4,159	2,701	2,856	855	867	2,258	2,389
Second year	3,637	4,471	2,508	2,958	949	963	2,274	2,531
Third year	3,571	4,523	2,474	2,910	1,073	1,061	2,240	2,869
Fourth year	3,667	4,431	2,480	2,826	1,042	1,090	2,234	2,921
Race–ethnicity								
Native American	4,359	5,558	3,374	3,803	866	1,101	2,053	2,835
Asian	3,781	4,568	2,924	3,111	1,306	1,294	2,172	2,611
Black, non-Hispanic	3,754	4,543	2,668	3,149	943	1,091	2,077	2,282
Hispanic	3,586	4,118	2,957	2,847	990	1,194	2,211	2,631
White, non-Hispanic	3,550	4,339	2,417	2,811	972	940	2,293	2,723

Table C.14—Average amount of grant aid awarded to all undergraduates receiving aid at 4-year non-doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989 —Continued

	Aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	4,500	5,510	3,079	3,701	964	932	2,366	2,606
Off campus	3,041	3,744	2,106	2,297	1,009	1,063	2,177	2,862
With parents	2,743	3,187	2,041	2,246	985	1,167	2,094	2,365
Age								
15–23 years	3,830	4,633	2,648	3,122	971	955	2,270	2,562
24–29 years	3,045	3,961	2,062	2,400	1,028	1,158	2,203	2,882
30 years or older	2,764	3,436	2,101	2,132	1,020	1,312	2,232	3,140
Institution level and control								
Public								
4-year, non-doctoral	2,602	3,112	1,757	2,007	909	1,064	2,007	2,291
Private, not-for-profit								
4-year, non-doctoral	4,640	5,667	3,212	3,677	1,028	935	2,482	2,998

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.15—Average amount of grant aid awarded to all undergraduates receiving aid at 4-year doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Total	$3,777	$4759	$2,698	$3194	$1211	$1212	$2,312	$2,782
Attendance status								
Full-time	3,991	5,029	2,824	3,382	1,204	1,194	2,337	2,799
Part-time	2,473	2,892	1,750	1,849	1,312	1,507	2,060	2,622
Dependency status								
Dependent	3,821	4,829	2,806	3,446	1,153	1,162	2,307	2,547
Independent	3,655	4,621	2,417	2,722	1,489	1,426	2,325	3,230
Gender								
Male	3,996	4,889	2,913	3,346	1,233	1,240	2,366	2,812
Female	3,572	4,643	2,493	3,061	1,195	1,192	2,263	2,747
Dependent student income								
Less than $10,000	4,799	5,643	3,370	3,746	1,329	1,182	2,172	2,367
$10,000–19,999	4,334	5,718	2,956	3,836	1,110	1,171	2,191	2,506
$20,000–29,999	3,983	4,770	2,659	3,227	1,193	1,160	2,299	2,529
$30,000–39,999	3,540	4,406	2,644	3,034	1,062	1,169	2,284	2,441
$40,000–49,999	3,314	4,653	2,674	3,468	1,147	1,112	2,310	2,593
$50,000–59,999	3,611	4,377	2,796	3,043	1,090	1,149	2,527	2,640
$60,000–69,999	3,152	4,285	2,366	3,332	910	1,165	2,575	2,929
$70,000 or more	2,951	4,321	2,479	3,774	1,316	1,150	2,739	3,054
Independent student income								
Less than $5,000	4,472	5,511	2,775	3,296	1,347	1,423	2,287	3,191
$5,000–9,999	3,854	4,910	2,338	2,681	1,793	1,370	2,344	3,102
$10,000–19,999	3,333	4,272	2,264	2,510	1,552	1,618	2,324	3,228
$20,000–29,999	2,617	3,609	1,921	2,102	241	1,512	2,352	3,663
$30,000–49,999	2,393	3,117	1,678	1,809	11,000	1,285	2,528	3,462
$50,000 or more	2,038	2,818	1,696	2,327	—	—	2,522	3,980
Undergraduate level								
First year	3,713	4,673	2,735	3,351	962	1,007	2,285	2,440
Second year	3,735	4,615	2,593	3,187	1,141	1,161	2,362	2,504
Third year	3,886	4,938	2,769	3,306	1,246	1,351	2,372	2,929
Fourth year	3,751	4,876	2,720	3,052	1,351	1,332	2,269	3,131
Race–ethnicity								
Native American	4,287	6,419	3,440	4,315	1,563	1,132	2,581	3,501
Asian	5,025	5,950	3,845	4,209	1,354	1,427	2,313	2,718
Black, non-Hispanic	4,431	5,387	3,091	3,812	1,435	1,215	2,250	2,677
Hispanic	4,262	5,400	3,063	3,643	1,281	1,406	2,308	2,581
White, non-Hispanic	3,550	4,508	2,497	2,960	1,137	1,169	2,320	2,815

Table C.15—Average amount of grant aid awarded to all undergraduates receiving aid at 4-year doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Aid		Grants		Work		Loans	
	1986	1989	1986	1989	1986	1989	1986	1989
Residence								
On campus	4,520	5,635	3,245	4,099	1,135	1,091	2,382	2,622
Off campus	3,462	4,449	2,371	2,726	1,319	1,344	2,282	2,975
With parents	2,874	3,597	2,154	2,483	1,261	1,405	2,181	2,468
Age								
15–23 years	3,894	4,854	2,797	3,409	1,173	1,184	2,303	2,595
24–29 years	3,539	4,685	2,414	2,651	1,417	1,437	2,211	3,281
30 years or older	3,150	4,084	2,153	2,324	1,790	1,420	2,588	3,582
Institution level and control								
Public								
4-year, doctoral	3,045	3,740	2,028	2,364	1,231	1,230	2,124	2,518
Private, not-for-profit								
4-year, doctoral	5,675	7,444	4,259	5,124	1,180	1,189	2,759	3,417

—Too few cases for a reliable estimate.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.16—Percentage of all undergraduates receiving aid at public institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Total	28.2	23.5	12.5	12.5	12.8	11.0
Attendance status						
Full-time	40.0	34.8	18.3	19.1	15.9	15.9
Part-time	12.7	10.6	4.9	4.9	8.6	5.3
Dependency status						
Dependent	26.1	23.5	12.4	13.4	14.1	13.6
Independent	31.4	23.5	12.7	11.7	10.7	8.4
Gender						
Male	27.9	21.4	11.8	11.2	12.9	10.4
Female	28.4	24.8	13.1	13.4	12.6	11.3
Dependent student income						
Less than $10,000	48.2	62.0	24.0	31.4	16.5	23.1
$10,000–19,999	49.0	40.9	26.4	25.1	19.3	17.3
$20,000–29,999	33.4	32.3	17.5	19.1	16.5	16.7
$30,000–39,999	22.1	20.7	9.1	12.4	13.9	12.1
$40,000–49,999	15.2	13.8	4.9	8.1	12.8	14.1
$50,000–59,999	9.6	10.6	2.8	6.4	9.2	11.4
$60,000–69,999	5.8	6.0	2.4	2.9	7.7	8.8
$70,000 or more	4.2	3.7	1.7	2.5	9.4	6.4
Independent student income						
Less than $5,000	55.0	49.6	24.7	24.8	14.4	16.5
$5,000–9,999	64.4	37.7	28.0	18.5	17.1	11.9
$10,000–19,999	32.0	21.3	10.4	10.0	10.0	7.4
$20,000–29,999	17.1	14.3	5.8	7.5	8.0	6.1
$30,000–49,999	5.4	6.9	1.8	3.2	7.4	3.8
$50,000 or more	2.9	2.8	0.6	3.3	5.6	1.6
Undergraduate level						
First year	28.7	20.1	13.2	10.6	12.9	9.7
Second year	28.7	24.0	13.1	13.8	11.5	10.6
Third year	32.2	29.7	14.9	15.8	13.3	14.1
Fourth year	33.6	28.5	14.0	14.1	14.3	13.6
Race–ethnicity						
Native American	37.7	22.1	17.4	19.6	10.5	10.9
Asian	27.8	21.3	17.7	15.0	15.2	9.3
Black, non-Hispanic	46.4	42.0	17.8	18.5	15.7	19.4
Hispanic	31.9	26.5	15.7	17.0	12.3	11.8
White, non-Hispanic	25.6	21.2	11.2	11.2	12.3	10.1

Table C.16—Percentage of all undergraduates receiving aid at public institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	44.4	36.0	20.1	18.6	20.7	21.5
Off campus	27.6	23.0	11.3	11.9	11.3	9.6
With parents	21.4	18.7	11.1	11.1	11.5	9.1
Age						
15–23 years	31.7	25.2	14.9	13.8	15.0	13.5
24–29 years	27.8	28.0	10.1	13.0	10.3	8.2
30 years or older	20.1	16.6	8.8	9.4	9.2	7.0
Institution level and control						
Public						
Less-than-2-year	43.2	26.8	14.1	7.4	9.4	8.0
2- to 3-year	19.8	16.4	9.0	9.1	9.9	7.5
4-year, non-doctoral	37.8	31.1	19.1	18.5	12.3	12.2
4-year, doctoral	34.7	31.2	13.9	15.0	17.9	17.0

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.17—Percentage of all undergraduates receiving aid at private not-for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Total	47.7	42.3	25.5	25.8	42.3	42.3
Attendance status						
Full-time	55.5	49.4	30.7	30.6	49.4	49.7
Part-time	18.8	16.8	6.4	7.3	15.9	15.1
Dependency status						
Dependent	49.0	43.8	26.8	28.4	47.8	49.5
Independent	43.8	39.4	21.7	20.5	25.8	27.3
Gender						
Male	47.4	41.0	23.8	23.5	42.2	42.9
Female	47.9	43.2	27.0	27.8	42.3	41.8
Dependent student income						
Less than $10,000	67.1	73.0	42.8	47.6	45.0	59.4
$10,000–19,999	79.2	69.0	50.6	46.5	62.6	59.9
$20,000–29,999	66.8	62.8	42.6	39.4	61.3	60.3
$30,000–39,999	58.4	53.6	32.7	37.7	57.6	58.5
$40,000–49,999	47.2	47.3	19.2	29.8	51.3	57.0
$50,000–59,999	40.4	38.3	13.7	21.3	44.3	55.3
$60,000–69,999	29.2	24.8	9.6	15.6	37.8	43.3
$70,000 or more	10.1	11.6	5.3	7.8	21.4	25.4
Independent student income						
Less than $5,000	64.8	64.2	35.0	32.0	37.1	44.6
$5,000–9,999	79.6	61.9	40.5	33.5	34.9	39.1
$10,000–19,999	53.8	41.6	27.6	21.8	29.2	26.2
$20,000–29,999	32.8	26.3	12.6	13.9	21.0	17.5
$30,000–49,999	13.6	20.1	5.4	10.8	15.3	18.3
$50,000 or more	5.0	10.4	1.9	4.3	9.7	11.8
Undergraduate level						
First year	50.5	41.4	28.6	25.2	45.5	41.5
Second year	53.2	44.8	28.6	26.8	43.3	43.2
Third year	48.4	42.1	26.5	26.8	41.5	43.3
Fourth year	46.7	40.4	24.2	24.9	44.0	42.2
Race–ethnicity						
Native American	38.1	52.8	12.2	23.6	51.1	47.0
Asian	44.5	38.4	22.6	19.0	41.8	41.3
Black, non-Hispanic	70.0	63.0	38.2	34.0	40.4	43.2
Hispanic	57.5	56.1	35.2	31.5	42.5	44.4
White, non-Hispanic	45.3	39.7	24.1	25.0	42.4	42.1

Table C.17—Percentage of all undergraduates receiving aid at private not-for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	54.4	47.6	27.6	28.4	56.6	55.2
Off campus	38.0	36.5	18.1	19.3	26.9	29.2
With parents	49.3	40.5	34.2	33.6	36.2	36.0
Age						
15–23 years	53.1	45.1	29.2	28.6	50.1	49.0
24–29 years	38.7	40.3	15.7	19.6	23.4	28.0
30 years or older	28.5	30.3	15.4	17.1	18.5	20.9
Institution level and control						
Private, not-for-profit						
Less-than-2-year	59.4	62.8	27.2	19.2	5.5	17.3
2- to 3-year	48.0	43.7	24.5	22.7	32.9	28.4
4-year, non-doctoral	49.7	43.8	28.5	30.0	44.6	46.3
4-year, doctoral	44.5	38.5	21.3	19.4	41.3	39.0

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.18—Percentage of all undergraduates receiving aid at private for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Total	80.6	78.1	10.3	10.9	5.4	18.1
Attendance status						
Full-time	82.0	82.1	11.4	12.2	5.3	18.2
Part-time	73.0	61.7	4.3	5.9	5.6	17.8
Dependency status						
Dependent	75.9	70.7	10.8	13.3	6.4	14.9
Independent	84.6	81.6	9.8	9.9	4.5	19.6
Gender						
Male	80.1	72.6	10.0	9.0	4.1	14.0
Female	80.8	79.3	10.4	13.0	6.1	19.2
Dependent student income						
Less than $10,000	87.2	90.9	12.2	16.7	3.6	19.3
$10,000–19,999	92.1	78.2	11.3	16.9	5.7	17.9
$20,000–29,999	78.9	75.2	14.4	15.8	8.9	15.8
$30,000–39,999	69.3	60.5	11.3	16.3	7.7	8.0
$40,000–49,999	56.2	66.8	5.3	7.6	9.8	13.3
$50,000–59,999	44.3	52.7	5.0	4.3	5.5	8.8
$60,000–69,999	19.8	37.9	0.0	1.2	3.0	12.3
$70,000 or more	9.1	17.5	2.3	0.0	9.5	14.0
Independent student income						
Less than $5,000	89.3	89.5	12.6	11.9	3.3	26.2
$5,000–9,999	94.8	87.3	11.0	9.3	3.2	21.3
$10,000–19,999	85.4	80.3	8.4	9.1	3.7	16.5
$20,000–29,999	80.8	74.0	7.1	9.9	10.5	13.8
$30,000–49,999	49.6	58.0	3.2	7.6	6.5	7.8
$50,000 or more	22.9	34.0	1.0	1.8	6.2	8.2
Undergraduate level						
First year	83.1	79.3	8.7	9.1	5.4	18.3
Second year	78.4	71.8	16.4	22.2	5.5	19.1
Third year	70.4	81.2	14.6	9.3	5.1	5.9
Fourth year	68.7	72.8	10.8	8.9	5.2	5.3
Race–ethnicity						
Native American	77.9	88.2	9.0	6.3	0.0	16.4
Asian	83.4	71.9	5.7	7.5	5.6	17.3
Black, non-Hispanic	92.2	87.0	10.6	8.6	3.6	22.0
Hispanic	87.4	86.0	9.0	8.9	4.1	20.7
White, non-Hispanic	74.9	73.3	10.7	12.5	6.4	16.1

Table C.22—Percentage of all undergraduates receiving aid at 4-year doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	44.3	37.2	19.8	18.6	30.9	30.5
Off campus	34.4	32.5	11.8	14.6	19.2	18.4
With parents	29.9	25.9	17.2	15.1	19.3	16.2
Age						
15–23 years	38.8	32.3	17.5	16.4	25.1	23.8
24–29 years	36.1	41.5	10.7	16.3	18.1	16.1
30 years or older	25.4	26.6	8.0	11.9	16.4	14.1
Institution level and control						
Public						
4-year, doctoral	34.7	31.2	13.9	15.0	17.9	17.0
Private, not-for-profit						
4-year, doctoral	44.5	38.5	21.3	19.4	41.3	39.0

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.23—Average amount of aid awarded to all undergraduates receiving aid at public institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Total	$2,304	$2,664	$824	$1,047	$992	$1,227
Attendance status						
Full-time	2,450	2,836	868	1,103	1,044	1,287
Part-time	1,696	1,983	605	747	566	1,081
Dependency status						
Dependent	2,200	2,520	891	1,166	1,115	1,238
Independent	2,441	2,806	719	914	823	1,206
Gender						
Male	2,390	2,722	818	1,116	1,067	1,385
Female	2,234	2,631	828	1,004	956	1,093
Dependent student income						
Less than $10,000	2,540	2,578	971	1,141	1,013	937
$10,000–19,999	2,246	2,704	893	1,155	1,137	1,198
$20,000–29,999	2,167	2,444	877	978	946	1,180
$30,000–39,999	1,951	2,350	726	1,038	1,327	1,214
$40,000–49,999	1,935	2,267	957	1,338	1,379	1,448
$50,000–59,999	2,010	2,570	1,002	1,734	1,294	1,491
$60,000–69,999	1,915	2,469	492	1,632	1,506	1,188
$70,000 or more	2,294	2,866	1,423	1,713	583	1,568
Independent student income						
Less than $5,000	2,750	3,078	767	959	835	1,172
$5,000–9,999	2,506	2,799	626	840	760	990
$10,000–19,999	2,148	2,657	621	931	885	1,182
$20,000–29,999	1,926	2,492	910	887	891	1,105
$30,000–49,999	1,739	2,446	938	944	632	1,120
$50,000 or more	1,751	1,703	688	915	773	3,416
Undergraduate level						
First year	2,046	2,163	792	944	910	875
Second year	2,239	2,527	805	952	931	945
Third year	2,553	3,175	893	1,255	1,152	1,249
Fourth year	2,670	3,561	899	1,252	1,140	1,289
Race–ethnicity						
Native American	1,986	3,030	687	1,164	1,561	1,975
Asian	2,278	2,633	947	1,123	1,067	1,796
Black, non-Hispanic	2,353	2,525	865	959	1,024	1,301
Hispanic	2,095	2,402	961	1,119	906	1,057
White, non-Hispanic	2,325	2,724	788	1,045	975	1,176

Table C.21—Percentage of all undergraduates receiving aid at 4-year non-doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	54.7	45.8	27.7	28.8	42.1	43.0
Off campus	36.8	31.9	18.2	18.2	15.8	16.7
With parents	35.6	29.9	24.0	23.4	18.3	16.6
Age						
15–23 years	48.2	38.4	26.5	25.3	30.5	30.1
24–29 years	35.8	36.6	16.1	20.2	14.7	14.8
30 years or older	25.9	26.0	14.0	15.5	13.3	14.1
Institution level and control						
Public						
4-year, non-doctoral	37.8	31.1	19.1	18.5	12.3	12.2
Private, not-for-profit						
4-year, non-doctoral	49.7	43.8	28.5	30.0	44.6	46.3

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.22—Percentage of all undergraduates receiving aid at 4-year doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Total	36.9	32.9	15.6	16.0	23.2	21.9
Attendance status						
Full-time	41.7	36.7	18.2	18.5	25.4	24.8
Part-time	17.7	17.3	5.0	5.3	14.3	9.8
Dependency status						
Dependent	34.2	30.2	15.8	15.9	24.3	23.5
Independent	45.8	39.3	14.7	16.3	19.6	18.0
Gender						
Male	36.5	31.6	14.4	15.0	23.4	21.7
Female	37.3	33.8	16.6	16.8	23.0	22.0
Dependent student income						
Less than $10,000	61.8	67.6	28.7	30.9	28.4	34.5
$10,000–19,999	66.5	57.3	38.0	34.3	37.0	32.9
$20,000–29,999	49.5	48.2	27.5	25.8	31.4	28.6
$30,000–39,999	36.4	32.9	14.6	17.5	24.6	24.2
$40,000–49,999	27.0	23.8	9.1	12.9	24.5	25.2
$50,000–59,999	20.2	22.0	6.0	10.7	18.7	24.7
$60,000–69,999	14.1	13.7	4.9	5.7	15.9	17.0
$70,000 or more	6.5	6.9	2.8	4.2	13.5	12.8
Independent student income						
Less than $5,000	68.8	58.1	27.3	27.3	26.2	27.1
$5,000–9,999	74.7	52.2	21.8	19.6	26.6	19.1
$10,000–19,999	51.5	37.2	13.7	13.4	19.4	16.7
$20,000–29,999	25.7	24.5	5.4	11.1	13.4	13.3
$30,000–49,999	9.6	12.9	1.9	4.4	13.1	9.6
$50,000 or more	2.8	5.3	0.3	4.1	6.5	7.8
Undergraduate level						
First year	38.8	30.9	18.9	15.5	26.5	22.1
Second year	39.7	34.3	17.5	17.1	21.6	22.0
Third year	38.6	34.7	17.2	17.0	21.7	23.0
Fourth year	37.0	31.3	14.4	14.7	23.2	20.6
Race–ethnicity						
Native American	56.6	42.5	13.6	27.3	31.3	36.3
Asian	36.2	33.9	21.5	19.3	30.3	25.0
Black, non-Hispanic	64.9	58.5	26.9	22.7	30.5	35.4
Hispanic	48.8	47.4	21.3	25.7	28.7	29.0
White, non-Hispanic	33.7	29.5	13.9	14.4	21.7	19.9

Table C.18—Percentage of all undergraduates receiving aid at private for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	80.2	74.9	23.0	17.1	14.2	21.8
Off campus	81.9	79.8	10.3	10.1	4.7	17.8
With parents	78.9	75.5	9.5	11.7	5.8	18.1
Age						
15–23 years	80.1	75.8	10.5	11.9	6.1	16.7
24–29 years	89.1	82.8	8.6	9.6	3.5	19.7
30 years or older	74.4	74.8	11.2	11.0	5.5	17.5
Institution level and control						
Private for-profit	80.6	78.1	10.3	10.9	5.4	18.1

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.19—Percentage of all undergraduates receiving aid at less-than-2-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Total	73.6	70.5	11.3	10.7	49.2	16.6
Attendance status						
Full-time	77.4	76.6	12.8	12.3	49.6	17.3
Part-time	57.0	48.9	4.9	5.0	47.1	14.6
Dependency status						
Dependent	69.6	64.4	11.5	12.4	61.5	14.2
Independent	77.0	73.2	11.1	10.0	31.2	17.8
Gender						
Male	69.9	62.5	11.0	8.5	55.4	12.4
Female	75.8	73.0	11.5	12.9	44.8	18.2
Dependent student income						
Less than $10,000	81.2	87.5	13.9	16.3	40.1	19.2
$10,000–19,999	83.7	72.3	11.8	15.6	55.5	16.6
$20,000–29,999	72.9	62.7	14.8	13.7	64.6	15.1
$30,000–39,999	62.1	54.7	11.9	15.3	65.6	7.1
$40,000–49,999	46.9	60.9	4.7	6.8	74.2	13.0
$50,000–59,999	42.0	46.8	5.1	4.8	70.7	7.8
$60,000–69,999	19.4	33.3	0.5	1.0	68.1	10.4
$70,000 or more	9.6	17.8	2.0	0.0	85.6	12.7
Independent student income						
Less than $5,000	82.2	83.2	12.6	11.6	32.3	25.4
$5,000–9,999	90.5	80.2	13.6	10.3	29.9	19.1
$10,000–19,999	77.1	72.4	10.4	9.4	26.1	15.0
$20,000–29,999	74.5	64.0	9.1	9.6	30.8	11.7
$30,000–49,999	37.2	42.4	4.6	7.5	43.0	5.5
$50,000 or more	21.7	31.1	4.9	2.6	33.3	7.3
Undergraduate level						
First year	76.8	70.8	10.1	9.2	27.6	16.7
Second year	72.3	67.8	16.6	20.9	54.0	18.0
Third year	64.4	79.4	14.1	9.4	82.7	5.7
Fourth year	60.8	70.0	9.4	7.9	87.6	4.7
Race–ethnicity						
Native American	73.2	83.9	7.8	6.2	39.5	15.4
Asian	70.1	67.2	5.3	7.1	66.0	15.9
Black, non-Hispanic	85.5	81.4	10.1	8.6	34.5	22.7
Hispanic	81.8	82.9	8.2	8.7	28.8	19.1
White, non-Hispanic	68.5	64.5	12.7	12.1	54.0	14.2

Table C.19—Percentage of all undergraduates receiving aid at less-than-2-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	74.5	68.7	23.1	15.6	94.8	21.0
Off campus	73.7	71.8	11.9	10.3	43.4	16.1
With parents	73.5	68.1	9.9	11.1	30.4	17.0
Age						
15–23 years	75.1	69.8	11.4	11.3	58.9	16.1
24–29 years	81.4	74.4	10.1	9.4	36.1	17.2
30 years or older	65.1	64.3	12.1	11.4	29.8	15.5
Institution level and control						
Public						
Less-than-2-year	43.2	26.8	14.1	7.4	9.4	8.0
Private, not-for-profit						
Less-than-2-year	59.4	62.8	27.2	19.2	5.5	17.3
Private for-profit	80.6	78.1	10.3	10.9	0.0	18.1

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.20—Percentage of all undergraduates receiving aid at 2- to 3-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Total	20.7	17.1	9.4	9.4	10.6	8.0
Attendance status						
Full-time	37.0	33.2	17.5	18.9	15.0	14.5
Part-time	11.0	9.0	4.7	4.6	8.0	4.7
Dependency status						
Dependent	17.2	15.9	8.3	9.3	12.3	10.4
Independent	24.3	17.8	10.6	9.5	8.9	6.7
Gender						
Male	20.2	13.8	8.8	7.3	10.8	6.8
Female	21.1	19.1	10.0	10.8	10.5	8.7
Dependent student income						
Less than $10,000	33.9	52.4	15.2	27.7	15.2	21.2
$10,000–19,999	32.7	24.6	15.5	13.1	16.8	12.2
$20,000–29,999	18.6	19.6	9.6	11.8	12.4	14.1
$30,000–39,999	11.4	9.2	6.6	7.3	12.3	7.3
$40,000–49,999	5.8	8.4	2.8	5.2	9.9	10.6
$50,000–59,999	3.5	3.4	1.4	2.8	9.5	6.0
$60,000–69,999	2.0	2.2	1.3	1.0	3.7	7.2
$70,000 or more	3.2	1.8	0.4	1.5	8.2	2.9
Independent student income						
Less than $5,000	45.4	44.0	21.5	22.0	11.5	14.8
$5,000–9,999	56.7	30.6	28.1	17.3	15.3	11.4
$10,000–19,999	25.2	16.3	8.8	8.3	8.4	5.9
$20,000–29,999	13.4	11.3	5.5	6.3	7.1	5.3
$30,000–49,999	4.4	5.4	1.5	2.8	6.3	2.5
$50,000 or more	2.9	2.6	0.1	2.8	5.8	1.2
Undergraduate level						
First year	23.7	17.0	10.7	9.1	11.3	8.3
Second year	23.0	19.1	10.6	11.4	10.4	8.3
Third year	18.5	6.7	8.9	3.1	11.2	3.4
Fourth year	12.1	9.3	5.4	1.6	8.8	0.3
Race–ethnicity						
Native American	24.5	14.0	14.1	15.5	16.1	3.5
Asian	20.6	13.5	12.1	9.2	10.2	6.2
Black, non-Hispanic	32.9	35.8	12.6	16.0	12.4	15.7
Hispanic	24.9	15.8	11.4	11.4	9.9	8.8
White, non-Hispanic	18.7	15.1	8.6	8.3	10.4	7.2

Table C.20—Percentage of all undergraduates receiving aid at 2- to 3-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	41.9	35.6	21.0	10.6	32.9	27.7
Off campus	21.4	17.2	9.3	9.6	8.8	7.0
With parents	18.1	15.6	8.7	9.0	11.5	8.6
Age						
15–23 years	22.1	17.9	10.8	9.8	13.8	10.0
24–29 years	22.5	20.7	8.4	10.0	8.2	6.8
30 years or older	17.8	14.1	8.4	8.5	7.9	6.1
Institution level and control						
Public						
2- to 3-year	19.8	16.4	9.0	9.1	9.9	7.5
Private, not-for-profit						
2- to 3-year	48.0	43.7	24.5	22.7	32.9	28.4

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.21—Percentage of all undergraduates receiving aid at 4-year non-doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Total	42.5	36.0	22.9	22.9	25.2	25.4
Attendance status						
Full-time	51.1	43.7	28.4	28.5	30.4	31.0
Part-time	17.6	15.2	6.7	7.1	10.3	9.2
Dependency status						
Dependent	42.6	36.9	23.5	25.0	28.7	30.8
Independent	42.3	34.6	21.4	19.4	16.8	16.1
Gender						
Male	42.4	34.4	21.5	21.4	24.2	25.5
Female	42.6	37.1	24.0	24.0	26.1	25.2
Dependent student income						
Less than $10,000	66.7	72.7	44.4	45.5	26.2	38.3
$10,000–19,999	74.1	62.0	46.6	44.5	32.8	35.7
$20,000–29,999	56.3	48.3	33.3	32.5	35.5	34.2
$30,000–39,999	41.5	38.2	21.2	27.0	32.5	31.1
$40,000–49,999	33.2	28.5	11.8	19.0	28.4	31.8
$50,000–59,999	24.1	23.0	8.0	14.8	23.9	31.1
$60,000–69,999	15.8	13.2	5.5	10.3	24.5	25.0
$70,000 or more	7.8	8.4	5.0	6.1	17.5	19.3
Independent student income						
Less than $5,000	66.5	60.2	36.3	34.2	21.6	23.9
$5,000–9,999	77.1	49.4	41.5	28.3	22.2	20.4
$10,000–19,999	45.7	34.5	21.7	18.8	18.6	15.1
$20,000–29,999	30.7	23.0	11.3	12.9	15.0	10.9
$30,000–49,999	9.2	16.2	4.2	8.2	10.7	14.0
$50,000 or more	4.1	7.2	2.4	4.9	7.0	6.6
Undergraduate level						
First year	46.7	34.2	26.4	21.9	30.0	26.0
Second year	47.7	39.3	25.8	25.5	26.6	27.3
Third year	42.9	37.5	23.5	24.4	23.9	25.9
Fourth year	42.7	34.0	22.3	21.0	24.6	23.3
Race–ethnicity						
Native American	63.3	43.1	27.3	27.4	16.3	28.5
Asian	41.2	32.1	27.5	24.1	19.7	17.4
Black, non-Hispanic	64.2	51.5	30.6	29.4	22.8	25.5
Hispanic	48.1	48.7	33.5	32.1	19.9	21.1
White, non-Hispanic	39.5	33.7	21.0	21.5	26.2	26.0

Table C.23—Average amount of aid awarded to all undergraduates receiving aid at public institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	2,708	2,988	968	1,351	1,321	1,660
Off campus	2,415	2,870	775	1,006	929	1,226
With parents	1,666	1,894	785	901	781	864
Age						
15–23 years	2,333	2,570	879	1,125	1,089	1,176
24–29 years	2,271	2,980	710	1,002	756	1,424
30 years or older	2,229	2,666	694	834	809	1,266
Institution level and control						
Public						
Less-than-2-year	2,120	2,297	850	1,150	787	516
2- to 3-year	1,786	1,899	585	702	666	674
4-year, non-doctoral	2,423	2,859	886	1,190	961	1,130
4-year, doctoral	2,712	3,313	1,016	1,314	1,276	1,787

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.24—Average amount of grant aid awarded to all undergraduates receiving aid at private not-for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Total	$3,196	$3,953	$1,803	$1,941	$2,800	$2,651
Attendance status						
Full-time	3,275	4,050	1,825	1,976	2,828	2,720
Part-time	2,332	3,105	1,418	1,446	1,826	1,816
Dependency status						
Dependent	3,196	3,873	1,796	1,962	3,038	2,750
Independent	3,196	4,138	1,828	1,883	1,855	2,098
Gender						
Male	3,314	3,998	1,803	1,926	2,966	2,846
Female	3,100	3,918	1,803	1,953	2,686	2,489
Dependent student income						
Less than $10,000	3,916	4,331	2,112	2,306	2,747	2,612
$10,000–19,999	3,584	4,431	2,107	2,336	3,073	2,654
$20,000–29,999	3,192	3,983	1,936	2,072	3,098	2,880
$30,000–39,999	2,958	3,652	1,579	1,847	2,988	2,867
$40,000–49,999	2,806	3,472	1,373	1,660	3,109	2,805
$50,000–59,999	2,807	3,381	1,347	1,617	3,123	2,554
$60,000–69,999	2,857	3,492	1,481	1,472	2,945	2,775
$70,000 or more	3,018	3,334	1,089	1,503	3,911	2,614
Independent student income						
Less than $5,000	3,883	4,647	1,936	2,028	2,047	2,518
$5,000–9,999	3,363	4,348	1,881	1,968	1,737	1,897
$10,000–19,999	2,692	3,784	1,854	1,924	1,651	2,018
$20,000–29,999	2,459	3,698	1,498	1,635	1,975	1,916
$30,000–49,999	2,457	3,531	1,469	1,517	1,736	1,801
$50,000 or more	2,281	3,676	780	1,455	2,757	1,630
Undergraduate level						
First year	3,107	3,647	1,817	1,969	2,753	2,659
Second year	3,221	3,808	1,759	1,922	2,665	2,455
Third year	3,293	4,300	1,825	1,962	2,986	2,678
Fourth year	3,234	4,254	1,835	1,925	2,912	2,594
Race–ethnicity						
Native American	3,672	4,468	2,688	2,222	3,373	1,369
Asian	3,655	4,702	2,459	2,605	3,825	3,609
Black, non-Hispanic	3,373	3,976	1,885	1,951	3,118	3,133
Hispanic	3,212	4,080	2,420	2,503	2,898	3,036
White, non-Hispanic	3,140	3,897	1,708	1,874	2,724	2,553

Table C.24—Average amount of grant aid awarded to all undergraduates receiving aid at private not-for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	3,517	4,057	1,875	2,018	3,238	2,930
Off campus	3,057	4,051	1,720	1,855	2,321	2,313
With parents	2,549	3,386	1,745	1,866	20,010	2,060
Age						
15–23 years	3,256	3,920	1,814	1,968	2,964	2,727
24–29 years	3,072	4,309	1,684	1,962	1,875	2,358
30 years or older	2,774	3,885	1,798	1,737	1,715	1,928
Institution level and control						
Private, not-for-profit						
Less-than-2-year	2,829	4,335	1,905	2,192	825	2,537
2- to 3-year	2,660	3,034	1,330	1,727	1,308	1,429
4-year, non-doctoral	3,126	3,842	1,758	1,860	2,410	2,222
4-year, doctoral	3,425	4,320	1,987	2,182	4,093	3,505

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.25—Average amount of grant aid awarded to all undergraduates receiving aid at private for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Total	$3,378	$3,858	$1,784	$1,916	$1,129	$1,813
Attendance status						
Full-time	3,396	3,968	1,793	1,968	1,166	1,964
Part-time	3,277	3,234	1,660	1,439	930	1,072
Dependency status						
Dependent	3,356	3,741	1,678	1,732	1,161	1,991
Independent	3,395	3,908	1,883	2,020	1,111	1,591
Gender						
Male	3,524	4,062	1,704	1,880	1,049	2,886
Female	3,301	3,647	1,824	1,950	1,169	1,436
Dependent student income						
Less than $10,000	3,803	3,804	1,976	1,844	1,121	2,620
$10,000–19,999	3,391	3,838	1,556	2,336	941	1,435
$20,000–29,999	3,312	3,808	1,418	1,337	1,158	1,863
$30,000–39,999	2,868	3,653	1,616	1,475	1,126	2,360
$40,000–49,999	2,906	3,545	1,977	1,129	2,230	1,914
$50,000–59,999	2,624	3,443	2,300	1,495	1,000	1,586
$60,000–69,999	2,457	3,616	—	642	—	2,929
$70,000 or more	3,124	3,386	1,750	—	—	2,238
Independent student income						
Less than $5,000	3,665	3,887	1,801	1,870	1,279	1,721
$5,000–9,999	3,679	4,087	1,518	1,862	1,147	1,012
$10,000–19,999	3,081	3,829	2,359	2,322	788	1,578
$20,000–29,999	2,866	3,837	2,019	1,956	1,250	1,372
$30,000–49,999	2,679	3,708	2,158	2,597	110	2,216
$50,000 or more	2,182	4,253	420	1,433	—	3,952
Undergraduate level						
First year	3,429	3,904	1,761	2,060	1,171	1,540
Second year	3,223	3,557	1,629	1,642	1,034	1,825
Third year	3,255	4,053	1,882	1,378	—	5,232
Fourth year	3,213	3,951	1,173	472	—	2,559
Race–ethnicity						
Native American	3,313	3,961	1,258	2,933	—	—
Asian	3,761	3,886	1,694	2,333	494	2,022
Black, non-Hispanic	3,483	3,805	1,854	1,983	930	1,754
Hispanic	3,445	4,152	2,116	2,488	1,047	2,159
White, non-Hispanic	3,294	3,808	1,707	1,793	1,265	1,762

Table C.25—Average amount of grant aid awarded to all undergraduates receiving aid at private for-profit institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institution	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	3,965	4,258	1,648	1,802	865	3,158
Off campus	3,382	3,934	1,838	1,938	1,152	1,729
With parents	3,341	3,655	1,723	1,903	1,149	1,730
Age						
15–23 years	3,399	3,776	1,719	1,708	1,234	1,910
24–29 years	3,385	3,995	1,667	1,940	1,094	1,917
30 years or older	3,326	3,839	1,985	2,294	10,010	1,527
Institution level and control						
Private for-profit	3,378	3,858	1,784	1,916	1,129	1,813

—Too few cases for a reliable estimate.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.26—Average amount of aid awarded to all undergraduates at less-than-2-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Total	$3,241	$3,790	$1,588	$1,859	$1,566	$1,349
Attendance status						
Full-time	3,260	3,894	1,616	1,910	1,521	1,340
Part-time	3,128	3,191	1,269	1,386	1,788	1,240
Dependency status						
Dependent	3,209	3,679	1,528	1,707	1,513	1,404
Independent	3,265	3,834	1,640	1,932	1,718	1,330
Gender						
Male	3,389	3,973	1,532	1,818	1,766	1,451
Female	3,163	3,583	1,619	1,895	1,389	1,225
Dependent student income						
Less than $10,000	3,576	3,699	1,631	1,856	1,316	1,513
$10,000–19,999	3,191	3,819	1,529	2,223	1,477	1,208
$20,000–29,999	3,211	3,707	1,320	1,303	1,310	1,132
$30,000–39,999	2,787	3,615	1,435	1,526	1,472	1,093
$40,000–49,999	2,846	3,540	1,999	1,129	1,753	1,798
$50,000–59,999	2,577	3,428	2,191	1,306	1,952	2,136
$60,000–69,999	2,445	3,530	4,000	642	1,294	2,884
$70,000 or more	2,994	3,452	1,750	—	1,863	574
Independent student income						
Less than $5,000	3,503	3,833	1,688	1,860	1,669	1,427
$5,000–9,999	3,531	3,943	1,359	1,756	1,291	1,324
$10,000–19,999	2,985	3,771	1,872	2,136	1,963	1,229
$20,000–29,999	2,796	3,781	1,636	1,876	2,173	1,171
$30,000–49,999	2,501	3,703	1,501	2,364	1,921	1,126
$50,000 or more	2,057	4,199	1,112	1,455	1,559	1,043
Undergraduate level						
First year	3,295	3,836	1,550	1,972	1,220	1,392
Second year	3,104	3,478	1,517	1,601	1,219	1,095
Third year	3,200	4,041	1,869	1,347	1,376	1,322
Fourth year	3,115	3,713	1,178	472	1,337	1,814
Race–ethnicity						
Native American	3,269	3,925	1,258	2,862	2,274	1,668
Asian	3,632	3,891	1,765	2,301	2,342	1,756
Black, non-Hispanic	3,334	3,824	1,760	1,1,000	1,797	1,287
Hispanic	3,369	4,106	2,073	2,535	1,363	1,806
White, non-Hispanic	3,151	3,695	1,482	1,717	1,470	1,244

Table C.26—Average amount of aid awarded to all undergraduates at less-than-2-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	3,925	4,259	1,676	1,802	1,693	1,560
Off campus	3,252	3,858	1,574	1,861	1,667	1,353
With parents	3,189	3,590	1,601	1,866	1,063	1,308
Age						
15–23 years	3,279	3,707	1,584	1,676	1,414	1,372
24–29 years	3,257	3,932	1,424	1,864	2,187	1,233
30 years or older	3,147	3,733	1,700	2,124	1,861	1,237
Institution level and control						
Public						
Less-than-2-year	2,120	2,297	850	1,150	516	1,171
Private, not-for-profit						
Less-than-2-year	2,829	4,335	1,905	2,192	2,537	1,307
Private for-profit	3,378	3,858	1,784	1,916	1,813	1,364

—Too few cases for a reliable estimate.

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.27—Average amount of aid awarded to all undergraduates receiving aid at 2- to 3-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Total	$1,849	$1,972	$645	$765	$743	$757
Attendance status						
Full-time	2,040	2,165	697	827	803	853
Part-time	1,464	1,585	526	597	675	600
Dependency status						
Dependent	1,708	1,708	710	845	749	891
Independent	1,950	2,102	593	721	735	643
Gender						
Male	1,880	1,968	613	767	778	820
Female	1,826	1,987	667	766	716	724
Dependent student income						
Less than $10,000	1,867	1,616	798	992	504	781
$10,000–19,999	1,648	1,733	744	867	795	1019
$20,000–29,999	1,688	1,872	562	790	937	855
$30,000–39,999	1,751	1,800	604	581	816	801
$40,000–49,999	1,623	1,453	1,067	818	750	958
$50,000–59,999	1,119	1,973	645	790	550	713
$60,000–69,999	1,711	1,755	476	437	843	1529
$70,000 or more	868	1,928	758	737	470	708
Independent student income						
Less than $5,000	2,043	2,277	599	761	552	770
$5,000–9,999	2,087	1,893	501	700	677	630
$10,000–19,999	1,865	2,132	500	795	532	589
$20,000–29,999	1,733	1,958	834	534	452	491
$30,000–49,999	1,495	2,150	1,130	725	528	629
$50,000 or more	1,133	1,694	146	692	4,144	669
Undergraduate level						
First year	1,743	1,828	664	795	647	761
Second year	1,995	2,206	660	694	780	748
Third year	1,875	1,855	574	1,527	774	1,056
Fourth year	1,785	2,805	603	1,088	654	1,504
Race–ethnicity						
Native American	1,459	2,319	580	738	817	516
Asian	1,967	1,747	559	822	716	965
Black, non-Hispanic	1,751	1,803	568	800	571	787
Hispanic	1,768	1,631	716	774	777	687
White, non-Hispanic	1,882	2,074	659	750	764	748

Table C.27—Average amount of aid awarded to all undergraduates receiving aid at 2- to 3-year institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	2,376	2,661	867	1,884	1,468	1,477
Off campus	1,959	2,161	614	712	595	647
With parents	1,565	1,491	657	771	754	751
Age						
15–23 years	1,824	1,750	694	795	759	873
24–29 years	1,782	2,210	575	876	558	600
30 years or older	1,942	2,148	605	667	828	613
Institution level and control						
Public						
2- to 3-year	1,786	1,899	585	702	674	686
Private, not-for-profit						
2- to 3-year	2,660	3,034	1,330	1,727	1,429	1,486

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.28—Average amount of grant aid awarded to all undergraduates receiving aid at 4-year non-doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Total	$2,751	$3,321	$1,320	$1,529	$1,903	$2,285
Attendance status						
Full-time	2,843	3,413	1,351	1,558	1,952	2,366
Part-time	1,971	2,639	935	1,245	1,486	974
Dependency status						
Dependent	2,673	3,206	1,352	1,615	1,980	2,537
Independent	2,943	3,528	1,234	1,343	1,587	1,470
Gender						
Male	2,771	3,297	1,291	1,534	1,976	2,434
Female	2,735	3,337	1,341	1,531	1,849	2,174
Dependent student income						
Less than $10,000	3,065	3,416	1,493	1,727	1,768	2,449
$10,000–19,999	2876	3,340	1,393	1,811	1,855	2,221
$20,000–29,999	2664	3,219	1,406	1,507	2,056	2,528
$30,000–39,999	2374	3,015	1,257	1,471	2,017	2,704
$40,000–49,999	2350	2,971	1,127	1,569	2,084	2,463
$50,000–59,999	2342	2,977	1,177	1,660	1,916	2,555
$60,000–69,999	2681	3,080	1,155	1,347	1,902	2,600
$70,000 or more	2724	3,138	969	1,482	2,144	2,856
Independent student income						
Less than $5,000	3,515	3,886	1,226	1,388	1,930	1,753
$5,000–9,999	3,006	3,572	1,243	1,304	1,238	1,437
$10,000–19,999	2,409	3,290	1,349	1,382	1,694	1,347
$20,000–29,999	2,277	3,325	1,175	1,300	1,471	1,283
$30,000–49,999	1,952	3,042	934	1,265	1,411	1,296
$50,000 or more	2,636	2,989	671	1,104	913	1,552
Undergraduate level						
First year	2,680	3,030	1,400	1,600	2,041	2,276
Second year	2,735	3,240	1,313	1,549	1,704	2,330
Third year	2,760	3,546	1,307	1,458	1,893	2,337
Fourth year	2,851	3,541	1,307	1,491	1,856	2,271
Race–ethnicity						
Native American	2,934	3,354	1,510	1,791	1,542	2,796
Asian	2,592	3,253	1,292	1,560	2,337	2,347
Black, non-Hispanic	2,780	3,241	1,364	1,389	2,099	2,713
Hispanic	2,357	2,928	1,587	1,646	1,753	2,111
White, non-Hispanic	2,782	3,371	1,285	1,535	1,876	2,242

Table C.28—Average amount of grant aid awarded to all undergraduates receiving aid at 4-year non-doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989 —Continued

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	3,136	3,572	1,496	1,768	2,239	2,888
Off campus	2,715	3,432	1,167	1,375	1,448	1,541
With parents	2,005	2,543	1,238	1,334	1,505	1,461
Age						
15–23 years	2,755	3,262	1,350	1,592	1,989	2,479
24–29 years	2,803	3,461	1,117	1,312	1,463	1,514
30 years or older	2,660	3,545	1,292	1,336	1,536	1,233
Institution level and control						
Public						
4-year, non-doctoral	2,423	2,859	886	1,190	1,130	1,185
Private, not-for-profit						
4-year, non-doctoral	3,126	3,842	1,758	1,860	2,222	2,748

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

Table C.29—Average amount of grant aid awarded to all undergraduates receiving aid at 4-year doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Total	$2,908	$3,578	$1,319	$1,551	$2,482	$2,955
Attendance status						
Full-time	2,959	3,641	1,335	1,564	2,524	3,086
Part-time	2,426	3,041	1,086	1,202	2,185	1,605
Dependency status						
Dependent	2,811	3,334	1,351	1,575	2,542	3,258
Independent	3,144	4,033	1,202	1,494	2,238	2,004
Gender						
Male	3,049	3,595	1,323	1,574	2,745	3,183
Female	2,775	3,565	1,315	1,532	2,226	2,740
Dependent student income						
Less than $10,000	3,545	3,707	1,439	1,595	2,346	2,846
$10,000–19,999	2,986	3,842	1,373	1,479	2,422	3,288
$20,000–29,999	2,703	3,135	1,426	1,420	2,402	3,236
$30,000–39,999	2,518	2,926	1,211	1,531	2,668	3,078
$40,000–49,999	2,434	3,086	1,231	1,614	2,663	3,533
$50,000–59,999	2,735	3,105	1,334	1,880	2,829	3,102
$60,000–69,999	2,467	3,164	1,072	1,923	2,591	3,339
$70,000 or more	2,996	3,279	1,488	1,800	2,485	3,752
Independent student income						
Less than $5,000	3,575	4,358	1,208	1,390	2,140	2,242
$5,000–9,999	3,130	4,120	1,049	1,373	1,822	1,810
$10,000–19,999	2,698	3,656	1,204	1,574	2,379	1,734
$20,000–29,999	2,314	3,530	1,634	1,938	2,945	2,083
$30,000–49,999	2,648	3,556	1,522	1,996	2,385	1,952
$50,000 or more	3,046	3,426	500	1,955	2,784	2,471
Undergraduate level						
First year	2,825	3,206	1,345	1,499	2,255	3,115
Second year	2,876	3,301	1,355	1,531	2,296	3,116
Third year	3,044	3,693	1,317	1,661	2,343	2,955
Fourth year	2,944	4,040	1,277	1,528	2,215	2,764
Race–ethnicity						
Native American	2,927	4,330	1,391	1,796	2,886	3,114
Asian	3,044	3,947	1,652	1,693	3,181	3,692
Black, non-Hispanic	3,173	3,673	1,436	1,531	2,739	3,526
Hispanic	3,043	3,570	1,728	1,787	2,555	3,099
White, non-Hispanic	2,842	3,524	1,227	1,512	2,372	2,785

Table C.29—Average amount of grant aid awarded to all undergraduates receiving aid at 4-year doctoral institutions, by student and institutional characteristics: Fall 1986 and fall 1989—Continued

	Federal		State		Institutional	
	1986	1989	1986	1989	1986	1989
Residence						
On campus	3,117	3,576	1,398	1,615	2,945	3,852
Off campus	2,955	3,760	1,163	1,521	2,258	2,308
With parents	2,242	2,954	1,413	1,491	1,734	1,957
Age						
15–23 years	2,908	3,409	1,340	1,567	2,432	3,173
24–29 years	2,905	4,122	1,132	1,418	2,955	1,780
30 years or older	2,906	4,155	1,281	1,588	2,434	1,707
Institution level and control						
Public						
4-year, doctoral	2,712	3,313	1,016	1,314	1,787	1,771
Private, not-for-profit						
4-year, doctoral	3,425	4,320	1,987	2,182	3,505	4,733

NOTE: This table is based on non-Puerto Rico undergraduates enrolled in the fall of 1986 or 1989.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 1987 and 1990.

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